

DVOG  
Exhibit VII - AHERF Calculation of Bad Debt  
Elkins Park

Accounts Receivable Aging - PatCom Bad Debt Inpatient Reserve Percentages

Financial Class	PATCOM Accounts									
	0 - 30	31 - 60	61 - 90	91 - 120	121 - 180	181 - 360	361 - 720	721 - 1080	1081 - 1800	1801 - 3600
Other HMO	2%	2.00%	2.00%	2.00%	2.00%	2.00%	10.00%	10.00%	10.00%	30.00%
Blue Cross	2%	2.00%	2.00%	2.00%	2.00%	2.00%	10.00%	10.00%	10.00%	20.00%
Contract Payor	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%
Chelton Twisp	10%	10%	10%	10%	10%	10%	10%	10%	10%	20.00%
HMO Maternity	2%	2.00%	2.00%	2.00%	2.00%	2.00%	10.00%	10.00%	10.00%	30.00%
HMO MC	2%	2.00%	2.00%	2.00%	2.00%	2.00%	10.00%	10.00%	10.00%	30.00%
No Fault	15%	15.00%	15.00%	15.00%	15.00%	15.00%	5.00%	5.00%	5.00%	50.00%
Medicare Rehab	2%	2.00%	2.00%	2.00%	2.00%	2.00%	10.00%	10.00%	10.00%	30.00%
Blue Cross P/C	2%	2.00%	2.00%	2.00%	2.00%	2.00%	10.00%	10.00%	10.00%	30.00%
Medicare SNF	2%	2.00%	2.00%	2.00%	2.00%	2.00%	10.00%	10.00%	10.00%	30.00%
Pending MA	70%	70.00%	70.00%	70.00%	70.00%	70.00%	75.00%	75.00%	75.00%	100.00%
Medicare	2%	2.00%	2.00%	2.00%	2.00%	2.00%	10.00%	10.00%	10.00%	30.00%
Commercial	10%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	20.00%
Blue Cross Cash	40%	20.00%	30.00%	30.00%	40.00%	40.00%	70.00%	70.00%	70.00%	85.00%
Police & Fire	2%	2.00%	2.00%	2.00%	2.00%	2.00%	1.00%	1.00%	1.00%	30.00%
DeVos HMO	2%	2.00%	2.00%	2.00%	2.00%	2.00%	10.00%	10.00%	10.00%	30.00%
Medical Airt	5%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	85.00%
HMO	2%	2.00%	2.00%	2.00%	2.00%	2.00%	10.00%	10.00%	10.00%	30.00%
MCP Care	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Worlman's Comp	10%	10%	10%	10%	10%	10%	10%	10%	10%	20.00%
Managed Medicaid	2%	2.00%	2.00%	2.00%	2.00%	2.00%	10.00%	10.00%	10.00%	30.00%
Krystone East	2%	2.00%	2.00%	2.00%	2.00%	2.00%	10.00%	10.00%	10.00%	30.00%
Charity Care	100%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

Obtained from Medical College Hospitals Elkins Park campus Provision for Bad Debt for the Month of June 1994 Sales # DC4322 Page 18 of 27

Accounts Receivable Aging - PatCom Bad Debt Rehab Reserve Percentages  
38-Jun-94

Financial Class	PATCOM Accounts									
	0 - 30	31 - 60	61 - 90	91 - 120	121 - 180	181 - 360	361 - 720	721 - 1080	1081 - 1800	1801 - 3600
Other HMO	2%	2.00%	2.00%	2.00%	2.00%	2.00%	10.00%	10.00%	10.00%	30.00%
Blue Cross	2%	2.00%	2.00%	2.00%	2.00%	2.00%	10.00%	10.00%	10.00%	20.00%
Contract Payor	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%
Chelton Twisp	10%	10%	10%	10%	10%	10%	10%	10%	10%	20.00%
HMO Maternity	2%	2.00%	2.00%	2.00%	2.00%	2.00%	10.00%	10.00%	10.00%	30.00%
HMO MC	2%	2.00%	2.00%	2.00%	2.00%	2.00%	10.00%	10.00%	10.00%	30.00%
No Fault	15%	15.00%	15.00%	15.00%	15.00%	15.00%	5.00%	5.00%	5.00%	50.00%
Medicare Rehab	2%	2.00%	2.00%	2.00%	2.00%	2.00%	10.00%	10.00%	10.00%	30.00%
Blue Cross P/C	2%	2.00%	2.00%	2.00%	2.00%	2.00%	10.00%	10.00%	10.00%	30.00%
Medicare SNF	2%	2.00%	2.00%	2.00%	2.00%	2.00%	10.00%	10.00%	10.00%	30.00%
Pending MA	70%	70.00%	70.00%	70.00%	70.00%	70.00%	75.00%	75.00%	75.00%	100.00%
Medicare	2%	2.00%	2.00%	2.00%	2.00%	2.00%	10.00%	10.00%	10.00%	30.00%
Commercial	10%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	20.00%
Self Pay	40%	40%	40%	40%	40%	40%	70.00%	70.00%	70.00%	85.00%
Blue Cross Cash	2%	2.00%	2.00%	2.00%	2.00%	2.00%	10.00%	10.00%	10.00%	30.00%
Police & Fire	2%	2.00%	2.00%	2.00%	2.00%	2.00%	1.00%	1.00%	1.00%	30.00%
DeVos HMO	2%	2.00%	2.00%	2.00%	2.00%	2.00%	10.00%	10.00%	10.00%	30.00%
Medical Airt	5%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	85.00%
HMO	2%	2.00%	2.00%	2.00%	2.00%	2.00%	10.00%	10.00%	10.00%	30.00%
MCP Care	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Worlman's Comp	10%	10%	10%	10%	10%	10%	10%	10%	10%	20.00%
Managed Medicaid	2%	2.00%	2.00%	2.00%	2.00%	2.00%	10.00%	10.00%	10.00%	30.00%
Krystone East	2%	2.00%	2.00%	2.00%	2.00%	2.00%	10.00%	10.00%	10.00%	30.00%
Charity Care	100%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

Obtained from Medical College Hospitals Elkins Park campus Provision for Bad Debt for the month of June 1993 Sales# DUC-4R-42224 - 2225

DVOG  
Exhibit VII - AHERF Calculation of Bad Debt  
Elkins Park

Accounts Receivable Aging - PacCom Bad Debt Outstanding Reserve Per		PATCOM Accounts									
		0 - 30	31 - 60	61 - 90	91 - 120	121 - 180	181 - 360	361 - 720	721 - 1080	1081 - 2160	>2160
Financial Class	Net										
Other HMO	0.80%	0.80%	0.80%	0.80%	0.80%	0.80%	0.80%	0.80%	0.80%	0.80%	0.80%
Blue Cross	1.10%	1.10%	1.10%	1.10%	1.10%	1.10%	1.10%	1.10%	1.10%	1.10%	1.10%
Contract Payor	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%
Chelan Twp	2.80%	2.80%	2.80%	2.80%	2.80%	2.80%	2.80%	2.80%	2.80%	2.80%	2.80%
HMO Maternity	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
HMO MC	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
Ne Flut	8.40%	8.40%	8.40%	8.40%	8.40%	8.40%	8.40%	8.40%	8.40%	8.40%	8.40%
Medicare Rehab	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
Blue Cross P/C	1.12%	1.12%	1.12%	1.12%	1.12%	1.12%	1.12%	1.12%	1.12%	1.12%	1.12%
Medicare SNF	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
Pending MA	70.00%	70.00%	70.00%	70.00%	70.00%	70.00%	70.00%	70.00%	70.00%	70.00%	70.00%
Medicare	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%
Commercial	8.70%	8.70%	8.70%	8.70%	8.70%	8.70%	8.70%	8.70%	8.70%	8.70%	8.70%
Self Pay	33.80%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%
Blue Cross Cash	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
Pelco & Fire	1.14%	1.14%	1.14%	1.14%	1.14%	1.14%	1.14%	1.14%	1.14%	1.14%	1.14%
DelVal HMO	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
Medical Asst	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%
HMO	0.88%	0.88%	0.88%	0.88%	0.88%	0.88%	0.88%	0.88%	0.88%	0.88%	0.88%
MCP Care	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Workmen's Comp	5.80%	5.80%	5.80%	5.80%	5.80%	5.80%	5.80%	5.80%	5.80%	5.80%	5.80%
Managed Medicaid	0.88%	0.88%	0.88%	0.88%	0.88%	0.88%	0.88%	0.88%	0.88%	0.88%	0.88%
Kayenne East	0.80%	0.80%	0.80%	0.80%	0.80%	0.80%	0.80%	0.80%	0.80%	0.80%	0.80%
Cherry Care	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Obtained from Medical College Hospital Elkins Park Campus Provision for Bad Debt, Deposition Exhibit 113 R.E. DC4832 pp 18 through 21 of 27											

These Reserve Percentages were applied to the Gross Receivable Balances

DVOG  
Exhibit VII - AHERF Calculation of Bad Debt  
Elkins Park

Accounts Receivable Aging - PatCom Inpatient Reserve

Financial Class	PATCOM Accounts									
	Total	9-30	31-60	61-90	91-120	121-180	181-360	361-720	721-1080	1081-3600
Other HMO	2,848	27	-	-	-	-	-	3,361	(442)	388*
Blue Cross	139,500	80	-	-	-	-	-	20,159	119,341	2,166
Contract Payor	2,166	-	-	-	-	-	-	-	-	-
Chelan Twp	-	-	-	-	-	-	-	-	-	-
HMO Maturity	-	-	-	-	-	-	-	-	-	-
HMO MC	-	-	-	-	-	-	-	-	-	-
No Fault	500	66	-	-	-	-	-	500	(66)	6,744
Medicare Rehab	6,744	-	-	-	-	-	-	-	-	43,896
Blue Cross P/C	90,508	44	-	-	-	-	-	18,586	-	-
Medicare BNF	-	-	-	-	-	-	-	-	-	-
Pending MA	16,961	-	-	-	-	-	-	16,961	-	-
Medicare	79,153	104	-	-	-	-	-	26,090	52,959	-
Commercial	13,858	(7,763)	-	-	-	-	-	11,995	9,028	-
Self Pay	314,923	923	-	-	-	-	-	270,989	43,934	-
Blue Cross Cash	25,061	104	-	-	-	-	-	-	-	25,557
Police & Fire	-	-	-	-	-	-	-	-	-	-
DeVil HMO	100,296	29	-	-	-	-	-	79,744	20,527	-
Medical Aet	57,445	53	-	-	-	-	-	19,657	37,795	-
HMO	129,262	-	-	-	-	-	-	10,657	118,625	-
MCP Care	3,927	-	-	-	-	-	-	2,403	1,524	-
Workman's Comp	1,032	6	-	-	-	-	-	3,261	(2,175)	-
Managed Medicaid	19,318	5	-	-	-	-	-	17,359	1,953	-
Charity Care	-	-	-	-	-	-	-	-	-	-
Grand Total	883,312	(8,343)	-	-	-	-	-	499,631	480,024	-

Obtained from Medical College Hospitals Elkins Park Campus Provision for Bad Debt for the Month of June 1998 Basis # DC4332 Page 18-19 of 27

Accounts Receivable Aging - PatCom Rehab Reserve  
34-Jun-98

Financial Class	PATCOM Accounts									
	Total	9-30	31-60	61-90	91-120	121-180	181-360	361-720	721-1080	1081-3600
Other HMO	216	-	-	-	-	-	-	216	-	-
Blue Cross	21,508	-	-	-	-	-	-	5,414	16,094	-
Contract Payor	-	-	-	-	-	-	-	-	-	-
Chelan Twp	-	-	-	-	-	-	-	-	-	-
HMO Maturity	-	-	-	-	-	-	-	-	-	-
HMO MC	-	-	-	-	-	-	-	-	-	-
No Fault	10,489	-	-	-	-	-	-	10,489	-	-
Medicare Rehab	19,953	-	-	-	-	-	-	13,787	6,171	-
Blue Cross P/C	5,144	-	-	-	-	-	-	1,287	3,857	-
Medicare BNF	-	-	-	-	-	-	-	-	-	-
Pending MA	-	-	-	-	-	-	-	-	-	-
Medicare	8,634	-	-	-	-	-	-	23	8,611	-
Commercial	10,276	-	-	-	-	-	-	10,112	164	-
Self Pay	30,117	245	-	-	-	-	-	69,560	(29,687)	-
Blue Cross Cash	1,068	-	-	-	-	-	-	-	-	1,068
Police & Fire	-	-	-	-	-	-	-	-	-	-
DeVil HMO	35,771	-	-	-	-	-	-	23,407	12,364	-
Medical Aet	11,913	-	-	-	-	-	-	6,107	5,806	-
HMO	184,360	-	-	-	-	-	-	-	184,360	-
MCP Care	1,310	-	-	-	-	-	-	-	1,310	-
Workman's Comp	1,865	-	-	-	-	-	-	686	1,179	-
Managed Medicaid	1,951	-	-	-	-	-	-	1,302	649	-
Charity Care	-	-	-	-	-	-	-	-	-	-
Grand Total	322,560	245	-	-	-	-	-	132,869	189,367	-

Obtained from Medical College Hospitals Elkins Park Campus Provision for Bad Debt for the Month of June 1998 Basis # DC4332 Page 19-21 of 27

DVOG  
Exhibit VII - AHERF Calculation of Bad Debt  
Elkins Park

Financial Class	PATCOM Accounts												
	Total	0 - 30	31 - 60	61 - 90	91 - 120	121 - 150	151 - 180	181 - 210	211 - 240	241 - 270	271 - 300	301 - 330	331 - 360
Other HMO	1,862	-	10	-	-	-	-	-	860	1,011	-	-	-
Blue Cross	15,983	-	-	-	-	-	-	-	11,251	4,732	-	-	-
Centennial Payer	1,015	-	-	-	-	-	-	-	614	401	-	-	-
Chubb Tenet	114	-	-	-	-	-	-	-	31	84	-	-	-
HMO Midstate	-	-	-	-	-	-	-	-	-	-	-	-	-
HMO MC	-	-	-	-	-	-	-	-	-	-	-	-	-
No Fault	23,042	-	-	-	-	-	-	-	15,844	7,198	-	-	-
Medicare Rehab	26	-	-	-	-	-	-	-	-	20	-	-	-
Blue Cross PIC	7,853	-	-	-	-	-	-	-	6,666	1,187	-	-	-
Medicare SNF	46	-	-	-	-	-	-	-	13	33	-	-	-
Pending MA	452	-	-	-	-	-	-	-	-	452	-	-	-
Medicare	15,860	-	-	-	-	-	-	-	9,732	6,128	-	-	-
Commercial	80,361	-	-	-	-	-	-	-	40,655	39,706	-	-	-
Self Pay	254,048	-	-	-	-	-	-	-	179,011	74,837	-	-	-
Blue Cross Cash	17	-	-	-	-	-	-	-	13	4	-	-	-
Police & Fire	6,277	-	-	-	-	-	-	-	3	6,274	-	-	-
DeVos HMO	-	-	-	-	-	-	-	-	-	-	-	-	-
Medical Asst	4,791	-	-	-	-	-	-	-	3,995	796	-	-	-
HMO	12,595	-	-	-	-	-	-	-	8,874	3,721	-	-	-
MCP Care	44,232	-	-	-	-	-	-	-	(1,057)	45,289	-	-	-
Westman's Comp	57,878	-	-	-	-	-	-	-	28,629	29,249	-	-	-
Managed Medicaid	2,247	-	-	-	-	-	-	-	1,018	1,229	-	-	-
KeyStone East	5,353	-	-	-	-	-	-	-	4,592	861	-	-	-
Charity Care	-	-	-	-	-	-	-	-	-	-	-	-	-
Grand Total	513,873	2,081	-	-	-	-	-	-	308,754	205,119	-	-	-

Bad Debt Reserve Percentages were applied to the Gross Receivables  
Obtained from Medical College Hospital Elkins Park Campus Provision for Bad Debt, Deposition Exhibit 113 R.B. DC4632 pp 22 through 24 of 27

Accounts Receivable Aging - Total PatCom Reserve  
34-Jun-99

Financial Class	PATCOM Accounts												
	Total	0 - 30	31 - 60	61 - 90	91 - 120	121 - 150	151 - 180	181 - 210	211 - 240	241 - 270	271 - 300	301 - 330	331 - 360
Other HMO	5,043	-	37	-	-	-	-	-	4,437	606	-	-	-
Blue Cross	177,071	-	234	-	-	-	-	-	140,013	36,824	-	-	-
Centennial Payer	3,181	-	-	-	-	-	-	-	614	2,567	-	-	-
Chubb Tenet	114	-	-	-	-	-	-	-	31	84	-	-	-
HMO Midstate	-	-	-	-	-	-	-	-	-	-	-	-	-
HMO MC	-	-	-	-	-	-	-	-	-	-	-	-	-
No Fault	34,010	-	180	-	-	-	-	-	28,812	5,198	-	-	-
Medicare Rehab	28,730	-	8	-	-	-	-	-	13,787	14,943	-	-	-
Blue Cross PIC	73,504	-	177	-	-	-	-	-	24,519	48,985	-	-	-
Medicare SNF	46	-	-	-	-	-	-	-	13	33	-	-	-
Pending MA	17,413	-	-	-	-	-	-	-	10,951	6,462	-	-	-
Medicare	101,437	-	366	-	-	-	-	-	35,065	66,372	-	-	-
Commercial	84,515	-	(7,194)	-	-	-	-	-	62,702	21,813	-	-	-
Self Pay	598,088	-	1,496	-	-	-	-	-	509,540	88,548	-	-	-
Blue Cross Cash	17	-	-	-	-	-	-	-	13	4	-	-	-
Police & Fire	33,026	-	104	-	-	-	-	-	3	32,922	-	-	-
DeVos HMO	-	-	-	-	-	-	-	-	-	-	-	-	-
Medical Asst	149,851	-	55	-	-	-	-	-	107,146	42,705	-	-	-
HMO	81,953	-	236	-	-	-	-	-	34,638	47,315	-	-	-
MCP Care	337,884	-	-	-	-	-	-	-	9,810	328,074	-	-	-
Westman's Comp	62,915	-	63	-	-	-	-	-	29,032	33,883	-	-	-
Managed Medicaid	5,144	-	26	-	-	-	-	-	4,905	239	-	-	-
KeyStone East	26,822	-	144	-	-	-	-	-	23,833	2,989	-	-	-
Charity Care	-	-	-	-	-	-	-	-	-	-	-	-	-
Grand Total	1,819,785	(4,036)	-	-	-	-	-	-	841,364	978,421	-	-	-

Bad Debt Reserve Percentages were applied to the Gross Receivables

DVOG  
Exhibit VII - AHERF Calculation of Bad Debt  
Eldins Park

Financial Class	Total	0-30	31-60	61-90	91-120	121-180	181-270	271-360	>360
Medicaid	148,851	-	-	-	-	-	-	107,146	42,650 T
Blue Cross	250,502	-	-	-	-	-	-	188,826 B+Q+J	-
Commercial	84,850	-	-	-	-	-	-	62,782 D+N	-
Direct Contracting	3,161	-	-	-	-	-	-	2,967 C	-
Charity Care	-	-	-	-	-	-	-	614	-
HMO	120,022	-	-	-	-	-	-	-	-
Patient Contracts	-	-	-	-	-	-	-	39,078	80,567 A+R+S+U+E
Medicare	468,087	-	-	-	-	-	-	58,275	408,427 H+K+N+W
Managed MA	31,966	-	-	-	-	-	-	28,758	3,058 X+Y
PPO - Preferred Provider	-	-	-	-	-	-	-	-	-
Self Pay	616,802	-	-	-	-	-	-	528,501	88,505 L+P
Verizon Complete Care	86,825	-	-	-	-	-	-	55,844	40,828 G+W
GRAND TOTAL	1,819,765	-	-	-	-	-	-	941,304	882,439

Accounts Receivable Aging - Total Reserve  
30-Jun-05

Financial Class	Total	0-30	31-60	61-90	91-120	121-180	181-270	271-360	>360
Medicaid	183,821	-	55	9,144	4,741	8,185	7,867	8,943	112,478
Blue Cross	418,589	-	412	4,079	5,310	3,522	6,212	11,331	78,568
Commercial	154,353	30	(3,797)	5,045	8,438	5,889	10,880	13,269	83,282
Direct Contracting	41,864	-	968	4,614	7,725	6,891	8,857	7,878	4,056
Charity Care	-	-	-	-	-	-	-	-	-
HMO	485,324	-	377	62,448	44,675	38,951	44,824	70,058	125,227
Patient Contracts	12,829	-	1,136	131	438	395	7,108	1,803	(86)
Medicare	585,756	-	365	8,210	10,615	13,959	13,772	25,375	82,259
Managed MA	130,897	-	168	5,481	5,984	5,457	6,297	18,424	42,270
PPO - Preferred Provider	143,707	-	-	14,335	19,844	26,984	28,083	38,513	16,153
Self Pay	1,366,406	7,047	99,298	118,450	149,025	158,854	167,308	180,800	821,020
Verizon Complete Care	182,729	109	1,860	3,680	3,418	7,658	7,315	62,067	52,959
GRAND TOTAL	3,877,905	7,166	100,900	221,814	280,213	270,823	304,448	350,921	1,231,962
Plus Year End Adjustment	542,000	-	-	-	-	-	-	-	224,801
Total Reserve	4,419,905	-	-	-	-	-	-	-	882,439

DVOG  
Exhibit VII - AHERF Calculation of Bad Debt  
Elkins Park

Financial Class	Invasion Account										
	Total	0-30	31-60	61-90	91-120	121-150	151-180	181-210	211-240	241-270	271-300
Medicaid	700,400	66,807	303,407	149,026	87,845	54,405	54,131	13,880	729	-	-
Blue Cross	412,471	101,400	185,114	58,051	52,894	20,436	8,800	2,566	2,510	-	-
Commercial	401,853	3,660	253,485	77,535	91,011	-	664	12,156	4,342	-	-
Direct Contracting	108,103	-	35,121	27,549	18,843	26,590	-	-	-	-	-
Charity Care	-	-	-	-	-	-	-	-	-	-	-
HMO	1,051,869	115,569	696,488	411,679	259,554	(96,814)	106,137	75,768	32,027	-	-
Patient Contracts	3,645	-	-	-	292	174	2,012	766	401	-	-
Medicare	2,565,832	494,858	1,498,858	131,204	115,763	80,955	81,135	27,853	-	-	-
Managed MA	268,795	90,828	70,102	42,228	45,984	13,005	8,958	25,183	4,899	-	-
PPO - Preferred Provider	503,744	41,409	215,290	58,818	58,175	68,745	23,811	35,133	563	-	-
Self Pay	388,943	7,047	41,003	52,049	52,598	78,078	101,139	47,114	11,135	-	-
Workers Comp/No Fault	186,351	10,811	64,308	74,095	17,781	(893)	2,439	-	-	-	-
GRAND TOTAL	7,224,628	823,205	3,305,975	1,137,550	755,881	337,588	387,188	293,501	84,109	-	-

Calculated from Accounts Receivable Aging - Inpatient Aged from Discharge Date, 06/13-31 (CL06172)

Accounts Receivable Aging Net of Reserve - Outpatient  
30-Jun-98

Financial Class	Invasion Account										
	Total	0-30	31-60	61-90	91-120	121-150	151-180	181-210	211-240	241-270	271-300
Medicaid	124,046	-	27,382	24,109	22,441	19,260	16,877	13,149	1,048	-	-
Blue Cross	684,386	-	360,837	141,208	47,804	48,470	47,102	31,424	9,831	-	-
Commercial	508,808	-	134,778	101,464	91,810	53,097	61,709	30,780	34,880	-	-
Direct Contracting	237,206	-	63,504	60,114	50,075	13,028	27,829	18,816	3,442	-	-
Charity Care	-	-	-	-	-	-	-	-	-	-	-
HMO	3,447,853	-	1,181,984	774,799	593,094	389,167	297,259	134,365	87,197	-	-
Patient Contracts	2,368	-	1,136	131	-	86	1,033	-	-	-	-
Medicare	678,988	-	273,856	119,615	70,473	44,765	42,894	20,363	8,794	-	-
Managed MA	340,893	-	80,156	61,810	67,332	36,104	48,712	30,107	15,589	-	-
PPO - Preferred Provider	1,103,293	-	549,958	212,830	118,817	88,218	54,293	54,732	28,647	-	-
Self Pay	398,109	-	58,799	64,022	86,628	80,775	86,170	21,842	12,494	-	-
Workers Comp/No Fault	278,520	-	84,885	44,844	36,103	31,759	37,541	21,844	11,556	-	-
GRAND TOTAL	7,705,976	-	2,824,863	1,805,824	1,195,148	780,714	702,320	377,343	218,258	-	-

Calculated from Accounts Receivable Aging - Outpatient Aged from Registration Date, 06/13-31 (CL 06173)

DNFB Obtained from Elkins Park Campus Reserve for Unlabeled Outpatient Cases DL-CR-43 2332

DVOG  
Exhibit VII - AHERF Calculation of Bad Debt  
Elkins Park

Financial Class	Total	PATCOM Accounts									
		IN & DNFB (Net)	0 - 30	31 - 60	61 - 90	91 - 120	121 - 180	181 - 270	271 - 365		
Medicaid	201,919	-	1,050	-	-	-	-	179,057	21,812		
Blue Cross	2,089,215	-	18,613	-	-	-	-	1,172,033	898,568		
Commercial	847,283	-	(63,477)	-	-	-	-	695,855	254,775		
Direct Contracting	11,455	-	-	-	-	-	-	9,767	-		
Charity Care	-	-	-	-	-	-	-	-	-		
HMO	1,378,581	-	17,872	-	-	-	-	728,764	631,835		
Priant Contracts	-	-	-	-	-	-	-	-	-		
Medicare	1,489,853	-	16,365	-	-	-	-	-	-		
Managed MA	644,978	-	8,309	-	-	-	-	498,176	140,494		
PPO - Preferred Provider	-	-	-	-	-	-	-	-	-		
Self Pay	900,007	-	6,918	-	-	-	-	483,561	133,928		
Various Complete Fault	833,680	-	1,437	-	-	-	-	346,371	285,862		
GRAND TOTAL	7,811,122	-	6,818	-	-	-	-	5,183,304	2,721,010		

Accounts Receivable Aging Net of Reserve - Total  
30-Jun-86

Financial Class	Total	Total Invoiced and PATCOM Accounts									
		IN & DNFB (Net)	0 - 30	31 - 60	61 - 90	91 - 120	121 - 180	181 - 270	271 - 365		
Medicaid	1,026,395	56,807	331,818	173,735	90,086	73,665	70,808	28,829	180,834	21,812	
Blue Cross	3,188,075	101,400	544,364	198,657	100,868	68,808	55,902	33,860	1,184,174	898,562	
Commercial	1,757,743	3,060	323,784	178,099	142,821	53,087	62,373	42,938	695,208	254,775	
Direct Contracting	358,798	-	98,625	87,863	66,918	39,618	27,829	18,618	5,130	9,767	
Charity Care	-	-	-	-	-	-	-	-	-	-	
HMO	8,478,213	118,588	1,886,455	1,186,478	832,818	332,653	403,418	210,173	858,008	631,822	
Priant Contracts	6,034	-	1,136	131	292	263	3,045	786	401	-	
Medicare	4,664,863	484,856	1,760,007	304,286	201,877	180,528	123,849	101,498	1,174,127	343,868	
Managed MA	1,264,658	90,628	158,570	104,136	113,316	48,108	56,870	55,270	518,443	140,494	
PPO - Preferred Provider	1,807,057	41,408	788,248	272,348	176,782	152,863	78,204	89,665	27,230	-	
Self Pay	1,363,079	7,047	104,320	118,451	148,024	158,653	167,369	68,866	487,180	133,928	
Various Complete Fault	1,080,574	10,811	185,428	118,978	53,864	30,757	38,980	21,844	357,827	285,862	
GRAND TOTAL	22,841,463	823,205	6,137,756	2,743,074	1,851,607	1,118,303	1,069,488	870,844	5,488,671	2,721,118	
Less Year-end Adjustment	542,000	-	-	-	-	-	-	-	-	-	
AR Net of Year-End Adjustment	22,299,463	-	-	-	-	-	-	-	-	-	

AR Net of Year-End Adjustment  
Year-End Adjustment was obtained from Deposition Exhibit 127 R.S. Bates number TN R001301853

DVOG  
Exhibit VII - AHERF Calculation of Bad Debt  
St. Christophers's

Financial Class	Invasion Accounts									
	IH & DNFB (Net)	0 - 30	31 - 60	61 - 90	91 - 120	121 - 150	151 - 180	181 - 210	211 - 240	241 - 365+
Medicaid	0%	0%	0%	5%	5%	10%	25%	75%	100%	100%
Blue Cross	0%	0%	0%	2%	5%	5%	10%	25%	70%	70%
Commercial	1%	1%	3%	5%	10%	15%	25%	35%	50%	75%
Direct Contracting	1%	1%	5%	10%	15%	20%	30%	50%	75%	75%
Charity Care	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
HMO	0%	0%	0%	5%	5%	10%	25%	40%	50%	80%
Patient Contracts	50%	50%	50%	60%	60%	70%	70%	80%	100%	100%
Medicare	0%	0%	0%	2%	5%	10%	25%	40%	60%	80%
Managed MA	0%	0%	0%	5%	10%	15%	25%	40%	50%	80%
PPO - Preferred Provider	0%	0%	0%	5%	10%	15%	25%	40%	50%	80%
Self Pay	50%	50%	50%	50%	50%	50%	70%	80%	100%	100%
Workers Comp/No Fault	1%	1%	3%	6%	10%	15%	25%	35%	50%	75%

Obtained from St Christophers Hospital Inpatient Bad Debt Reserve Percentages, CL worksheet 0053-251 Bates # CL 001348

Accounts Receivable Aging - Outpatient Reserve Percentages  
30-Jun-98

Financial Class	Invasion Accounts									
	IH & DNFB (Net)	0 - 30	31 - 60	61 - 90	91 - 120	121 - 150	151 - 180	181 - 210	211 - 240	241 - 365+
Medicaid	0%	0%	0%	5%	10%	10%	25%	75%	100%	100%
Blue Cross	0%	0%	0%	2%	5%	10%	25%	60%	70%	70%
Commercial	0%	1%	3%	5%	10%	15%	25%	35%	50%	75%
Direct Contracting	0%	1%	5%	10%	15%	20%	30%	50%	75%	75%
Charity Care	0%	100%	100%	100%	100%	100%	100%	100%	100%	100%
HMO	0%	0%	0%	5%	10%	10%	25%	40%	50%	80%
Patient Contracts	0%	50%	50%	60%	60%	70%	70%	80%	100%	100%
Medicare	0%	0%	0%	2%	5%	10%	25%	40%	50%	80%
Managed MA	0%	0%	0%	5%	10%	15%	25%	40%	50%	80%
PPO - Preferred Provider	0%	0%	0%	5%	10%	15%	25%	40%	50%	80%
Self Pay	0%	50%	50%	50%	50%	50%	70%	80%	100%	100%
Workers Comp/No Fault	0%	1%	3%	6%	10%	15%	25%	35%	50%	75%

Obtained from St Christophers Hospital Outpatient Bad Debt Reserve Percentages, WIP 0053-252 Bates #CL 001354



DVOG  
Exhibit VII - AHIERF Calculation of Bad Debt  
St. Christopher's

Financial Class	PATCOM Accounts						
	0 - 30	31 - 60	61 - 90	91 - 120	121 - 150	151 - 180	181 - 360
Outside Lab	50%						50%
Blue Cross	2%						10%
Contract Payor	50%						50%
DPA (OIP)	5%						50%
Health Pass	5%						85%
NJ Medicaid	5%						85%
No Fault	25%						50%
MCP Care	100%						100%
Medicare	2%						5%
Insurance	10%						20%
Self Pay	60%						90%
Health Partner	5%						85%
Police & Fire	2%						5%
OP State Prog	5%						30%
Medical Asst.	5%						85%
HMO	2%						10%
Other HMO	2%						30%
Dal Vail HMO	2%						30%
Delaware Medicaid	5%						85%
NJ Blue Cross OIP	2%						10%
Tihs V	5%						85%
Champus	5%						30%
Pending MA	70%						15%
Kyrstone East	2%						100%
Charity Care							100%

Obtained from St. Christopher's Hospital for Children Provision for Bad Debt for the Month of June 1998, Deposition Exhibit # 115 R.S., Bates # DC4520 Page 13 - 15 of 24

Accounts Receivable Aging - PatCom Outpatient Reserve Percentages  
30-Jun-98

Financial Class	PATCOM Accounts						
	0 - 30	31 - 60	61 - 90	91 - 120	121 - 150	151 - 180	181 - 360
Outside Lab	7.50%						7.50%
Blue Cross	1.08%						1.08%
Contract Payor	50.00%						50.00%
DPA (OIP)	1.15%						1.15%
Health Pass	1.55%						1.55%
NJ Medicaid	3.95%						3.95%
No Fault	16.75%						16.75%
MCP Care	1.40%						1.40%
Medicare	0.34%						0.34%
Insurance	0.83%						0.83%
Self Pay	10.00%						90.00%
Health Partner	1.90%						1.90%
Police & Fire	2.00%						2.00%
OP State Prog	1.40%						1.40%
Medical Asst.	0.85%						0.85%
HMO	1.60%						1.60%
Other HMO	1.66%						1.66%
Dal Vail HMO	2.00%						2.00%
Delaware Medicaid	1.15%						1.15%
NJ Blue Cross OIP	1.94%						1.94%
Tihs V	3.40%						3.40%
Champus	4.90%						4.90%
Pending MA	17.64%						17.64%
Kyrstone East	1.58%						1.58%
Charity Care	100.00%						100.00%

DVOG  
Exhibit VII - AHERF Calculation of Bad Debt  
St. Christophers's

Financial Class	Invision Accounts									
	TH & DNFB (Net)	0 - 30	31 - 60	61 - 90	91 - 120	121 - 150	151 - 180	181 - 210	211 - 240	241 - 270
Total	43,861	183,100	334,733	440,188	358,549	387,724	441,331	153,508	-	-
Medicaid	-	-	-	-	-	-	-	-	-	-
Blue Cross	-	-	-	-	-	-	-	-	-	-
Commercial	-	-	-	-	-	-	-	-	-	-
Direct Contracting	5,761	3,728	15,634	8,556	393	3,186	123	17,012	12,408	-
Charity Care	3,231	425	-	-	-	-	-	-	-	-
HMO	200	-	-	-	-	-	-	-	-	-
Patient Contracts	228,040	-	-	34,857	48,178	66,828	20,464	9,249	-	-
Medicare	4,970	-	-	1,020	874	2,698	217	190	-	-
Managed MA	1,224	-	-	118	176	643	-	286	-	-
PPO - Preferred Provider	405,937	-	-	88,452	48,598	108,182	23,895	100,516	48,295	-
Self Pay	230,544	-	-	18,063	31,871	73,344	44,911	29,962	-	-
Workers Comp/No Fault	1,062,746	188,847	127,854	277,823	89,491	145,884	182,250	33,699	-	-
GRAND TOTAL	43,861	183,100	334,733	440,188	358,549	387,724	441,331	153,508	-	-

Accounts Receivable Aging - Outpatient Reserve  
30-Jun-98

Financial Class	Invision Accounts									
	TH & DNFB (Net)	0 - 30	31 - 60	61 - 90	91 - 120	121 - 150	151 - 180	181 - 210	211 - 240	241 - 270
Total	43,861	183,100	334,733	440,188	358,549	387,724	441,331	153,508	-	-
Medicaid	-	-	-	-	-	-	-	-	-	-
Blue Cross	-	-	-	-	-	-	-	-	-	-
Commercial	-	-	-	-	-	-	-	-	-	-
Direct Contracting	5,761	3,728	15,634	8,556	393	3,186	123	17,012	12,408	-
Charity Care	3,231	425	-	-	-	-	-	-	-	-
HMO	200	-	-	-	-	-	-	-	-	-
Patient Contracts	228,040	-	-	34,857	48,178	66,828	20,464	9,249	-	-
Medicare	4,970	-	-	1,020	874	2,698	217	190	-	-
Managed MA	1,224	-	-	118	176	643	-	286	-	-
PPO - Preferred Provider	405,937	-	-	88,452	48,598	108,182	23,895	100,516	48,295	-
Self Pay	230,544	-	-	18,063	31,871	73,344	44,911	29,962	-	-
Workers Comp/No Fault	1,062,746	188,847	127,854	277,823	89,491	145,884	182,250	33,699	-	-
GRAND TOTAL	43,861	183,100	334,733	440,188	358,549	387,724	441,331	153,508	-	-

Obtained from worksheet 003-252Bates #CLO01351  
Per Deposition Exhibit #115 R.6, the total outpatient reserve required was \$1,534,777 while the total per the GL was \$1,524,059. The trial balance remained at \$1,524,059.  
2,229,564

DVOG  
Exhibit VII - AHERF Calculation of Bad Debt  
St. Christopher's

Financial Class	PATCOM Accounts									
	Total	IM & DNFB (Net)	0 - 30	31 - 60	61 - 90	91 - 120	121 - 150	151 - 180	181 - 360	360+
Outside Lab	2,440	-	-	-	-	-	-	-	-	2,440
Blue Cross	624,209	-	-	-	-	-	-	-	332,186	492,023
Contract Payor	6,182	-	(281)	-	-	-	-	-	86	6,094
DPA (OP)	10,292	-	3	-	-	-	-	-	-	10,288
Health Pass	123,321	-	-	-	-	-	-	-	105,559	17,762
NJ Medicaid	885,527	-	-	-	-	-	-	-	125,534	759,993
No Fault	18,182	-	-	-	-	-	-	-	3,556	14,624
MCP Care	386,724	-	-	-	-	-	-	-	(680)	387,404
Medicare	20,492	-	6	-	-	-	-	-	6,468	14,018
Insurance	43,616	-	(15,147)	-	-	-	-	-	36,639	22,123
Self Pay	484,042	-	22,624	-	-	-	-	-	428,789	34,430
Health Partner	282,746	-	15	-	-	-	-	-	332,943	(50,212)
Police & Fire	7,482	-	8	-	-	-	-	-	-	7,474
OP State Prog	84,314	-	-	-	-	-	-	-	88,314	-
Medical Asst.	1,000,938	-	18	-	-	-	-	-	908,223	782,698
HMO	139,691	-	11	-	-	-	-	-	105,624	33,855
Other HMO	55,159	-	2	-	-	-	-	-	30,803	25,254
Del Val HMO	118,382	-	-	-	-	-	-	-	43,616	74,766
Delaware Medicaid	-	-	-	-	-	-	-	-	-	-
NJ Blue Cross OP	-	-	-	-	-	-	-	-	-	-
Title V	-	-	-	-	-	-	-	-	-	-
Champus	91,764	-	-	-	-	-	-	-	84,560	7,205
Pending MA	171,160	-	25,447	-	-	-	-	-	145,713	-
Keystone East	151,068	-	-	-	-	-	-	-	64,835	87,035
Charity Care	-	-	-	-	-	-	-	-	-	-
GRAND TOTAL	5,577,329	-	32,808	-	-	-	-	-	2,820,671	2,723,550

Accounts Receivable Aging - PatCom Reserve Outpatient  
30-Jun-96

Financial Class	PATCOM Accounts									
	Total	IM & DNFB (Net)	0 - 30	31 - 60	61 - 90	91 - 120	121 - 150	151 - 180	181 - 360	360+
Outside Lab	29,530	-	-	-	-	-	-	-	1,554	27,976
Blue Cross	13,852	-	39	-	-	-	-	-	8,752	4,062
Contract Payor	3,290	-	-	-	-	-	-	-	1,372	1,859
DPA (OP)	13,306	-	9	-	-	-	-	-	5,034	7,863
Health Pass	12,582	-	5	-	-	-	-	-	7,988	4,569
NJ Medicaid	6,496	-	(5)	-	-	-	-	-	2,862	3,808
No Fault	1,166	-	12	-	-	-	-	-	849	304
MCP Care	800	-	-	-	-	-	-	-	(10)	810
Medicare	3,264	-	(2)	-	-	-	-	-	570	2,696
Insurance	3,182	-	(20)	-	-	-	-	-	2,434	768
Self Pay	(92,590)	-	20	-	-	-	-	-	138,411	(231,011)
Health Partner	31,258	-	41	-	-	-	-	-	17,313	13,903
Police & Fire	130	-	-	-	-	-	-	-	5	125
OP State Prog	379	-	0	-	-	-	-	-	18	360
Medical Asst.	8,939	-	(80)	-	-	-	-	-	8,407	1,593
HMO	18,742	-	(8)	-	-	-	-	-	11,622	7,129
Other HMO	3,324	-	4	-	-	-	-	-	2,370	950
Del Val HMO	29	-	-	-	-	-	-	-	-	29
Delaware Medicaid	310	-	-	-	-	-	-	-	196	113
NJ Blue Cross OP	811	-	-	-	-	-	-	-	384	427
Title V	44	-	-	-	-	-	-	-	11	33
Champus	4,146	-	8	-	-	-	-	-	3,061	1,077
Pending MA	1,089	-	-	-	-	-	-	-	276	813
Keystone East	13,491	-	0	-	-	-	-	-	7,489	5,993
Charity Care	-	-	-	-	-	-	-	-	-	-
GRAND TOTAL	78,462	-	43	-	-	-	-	-	222,378	(143,929)

DVOG  
Exhibit VII - AHERF Calculation of Bad Debt  
St. Christophers's

PATCOM Accounts											
Financial Class	Total	H & DNEB (Net)									
			0 - 30	31 - 60	61 - 90	91 - 120	121 - 150	151 - 180	181 - 360	360+	
Outside Lab	31,970	-	-	-	-	-	-	-	-	1,554	30,416
Blue Cross	838,061	-	(242)	-	-	-	-	-	-	341,940	496,303
Contract Payor	9,412	-	-	-	-	-	-	-	-	1,459	7,953
DPA (OP)	23,598	-	12	-	-	-	-	-	-	5,634	17,962
Health Pass	135,903	-	5	-	-	-	-	-	-	113,547	22,351
NJ Medicaid	881,893	-	(5)	-	-	-	-	-	-	128,196	763,801
No Fault	19,348	-	12	-	-	-	-	-	-	4,407	14,928
MCP Care	381,524	-	-	-	-	-	-	-	-	(690)	382,214
Medicare	23,756	-	5	-	-	-	-	-	-	7,036	16,714
Insurance	46,798	-	(15,197)	-	-	-	-	-	-	39,073	22,692
Self Pay	391,482	-	22,844	-	-	-	-	-	-	585,200	(196,582)
Health Partner	314,004	-	57	-	-	-	-	-	-	350,256	(36,309)
Police & Fire	7,612	-	8	-	-	-	-	-	-	5	7,598
OP State Prog	68,692	-	0	-	-	-	-	-	-	68,332	360
Medical Asst.	1,700,877	-	(43)	-	-	-	-	-	-	918,629	784,281
HMO	158,433	-	2	-	-	-	-	-	-	117,447	40,985
Other HMO	59,483	-	6	-	-	-	-	-	-	33,273	26,203
Del Val HMO	26	-	-	-	-	-	-	-	-	-	26
Delaware Medicaid	118,692	-	-	-	-	-	-	-	-	43,612	74,879
NJ Blue Cross OP	611	-	-	-	-	-	-	-	-	384	427
Title V	44	-	-	-	-	-	-	-	-	11	33
Champus	95,910	-	8	-	-	-	-	-	-	87,621	8,262
Pending MA	172,248	-	25,447	-	-	-	-	-	-	145,989	813
Keystone East	165,160	-	0	-	-	-	-	-	-	72,133	93,027
Charity Care	-	-	-	-	-	-	-	-	-	-	-
GRAND TOTAL	5,655,621	-	32,951	-	-	-	-	-	-	3,043,249	2,579,620

DVOG  
Exhibit VII - AHERF Calculation of Bad Debt  
St. Christopher's

Accounts Receivable Aging - Total Reserve  
30-Jun-96

Financial Class	Total	IH & DNFB (Net)	PATCOM Accounts									
			0 - 30	31 - 60	61 - 90	91 - 120	121 - 150	151 - 180	181 - 210	211 - 240	241 - 270	271 - 300
Outside Lab	31,970	-	-	-	-	-	-	-	-	-	-	30,416
Blue Cross	917,708	-	-	-	-	-	-	-	-	-	-	498,363
Contract Payor	338,233	-	-	-	-	-	-	-	-	-	-	7,953
DPA (OP)	23,998	-	425	27,911	42,462	48,590	98,576	61,456	5,634	17,952	-	-
Health Plan	135,903	-	5	-	-	-	-	-	-	-	-	-
NJ Medicaid	891,893	-	5	-	-	-	-	-	-	-	-	-
No Fault	20,879	-	116	18	-	22	-	1,299	-	-	-	-
MCP Care	381,324	-	-	-	-	-	-	-	-	-	-	-
Medicare	28,914	-	-	746	(191)	204	2,380	101	-	-	-	-
Insurance	131,774	5,761	(9,353)	20,427	13,668	7,988	6,552	6,542	-	-	-	-
Self Pay	1,062,202	38,100	273,953	204,099	378,783	217,778	228,751	210,856	639,364	(196,562)	-	-
Health Partner	314,004	-	57	-	-	-	-	-	-	-	-	-
Police & Fire	7,612	-	8	-	-	-	-	-	-	-	-	-
OP State Prog	68,992	-	0	-	-	-	-	-	-	-	-	-
Medical Asst.	2,639,238	-	(43)	154,818	104,367	221,604	96,839	238,912	1,040,450	784,281	-	-
HMO	846,536	-	2	83,942	55,201	74,378	84,365	74,152	233,512	40,965	-	-
Other HMO	59,483	-	6	-	-	-	-	-	-	-	-	-
Del Val HMO	28	-	-	-	-	-	-	-	-	-	-	-
Delaware Medicaid	118,992	-	-	-	-	-	-	-	-	-	-	-
NJ State Cross OIP	811	-	-	-	-	-	-	-	-	-	-	-
Tris V	44	-	-	-	-	-	-	-	-	-	-	-
Champus	96,910	-	8	-	-	-	-	-	-	-	-	-
Pending MA	172,249	-	25,447	-	-	-	-	-	-	-	-	-
KeyStone East	165,160	-	0	-	-	-	-	-	-	-	-	-
Charity Care	200	-	-	200	-	-	-	-	-	-	-	-
GRAND TOTAL	9,183,359	43,881	289,472	500,528	609,510	578,308	525,024	603,758	3,455,277	2,579,620	-	-
Year-end Adjustment (See Esh 122)	3,235,000	-	-	-	-	-	-	-	-	-	-	-
Total Reserve Including Year-end Adjustment	12,418,359	-	-	-	-	-	-	-	-	-	-	-

Accounts Receivable Aging - Inpatient AR Net of Reserve  
30-Jun-96

Financial Class	Total	IH & DNFB (Net)	Inpatient Accounts									
			0 - 30	31 - 60	61 - 90	91 - 120	121 - 150	151 - 180	181 - 210	211 - 240	241 - 270	271 - 300
Medicaid	5,360,973	602,802	2,045,989	842,648	420,050	712,481	437,543	263,730	5,671	-	-	-
Blue Cross	1,763,966	252,280	600,597	333,409	276,571	51,160	23,839	17,824	8,270	-	-	-
Commercial	2,021,955	714,371	462,333	835,800	168,700	4,525	23,219	491	11,418	-	-	-
Direct Contracting	95,423	-	42,123	53,301	-	-	-	-	-	-	-	-
Charity Care	4,840,878	893,222	1,035,249	943,403	658,870	433,612	601,456	61,391	13,873	-	-	-
HMO	2,553	-	-	-	680	583	1,157	93	40	-	-	-
Patient Contracts	19,872	2,335	3,324	5,784	-	2,030	5,780	-	430	-	-	-
Medicare	6,909,253	1,002,852	2,075,776	1,300,569	942,354	973,635	215,056	328,447	69,442	-	-	-
Managed MA	1,872,487	398,336	277,456	362,192	286,635	177,902	220,031	104,793	44,942	-	-	-
PPO - Preferred Provider	944,757	38,100	188,847	127,854	277,823	88,491	145,854	69,536	8,425	-	-	-
Self Pay	9,900	-	9,900	-	-	-	-	-	-	-	-	-
Workers Comp/No Fault	23,640,716	3,604,358	8,941,595	4,604,759	3,032,682	2,444,437	1,673,970	878,104	182,511	-	-	-
GRAND TOTAL	23,640,716	3,604,358	8,941,595	4,604,759	3,032,682	2,444,437	1,673,970	878,104	182,511	-	-	-

DVOG  
Exhibit VII - AHERF Calculation of Bad Debt  
St. Christopher's

Accounts Receivable Aging - Outpatient AR Net of Reserve  
30-Jun-96

Financial Class	Invision Accounts									
	Total	HI & DNFB (Net)	0 - 30	31 - 60	61 - 90	91 - 120	121 - 150	151 - 180	181 - 210	211 - 240
Medicaid	315,547	-	169,397	59,344	34,240	7,507	26,780	14,584	3,698	-
Blue Cross	502,100	-	240,378	70,511	50,588	57,965	44,402	19,488	10,594	167
Commercial	576,796	-	203,455	154,947	60,084	60,340	30,518	19,258	21,942	234
Direct Contracting	-	-	-	-	-	-	-	-	-	-
Charity Care	-	-	-	-	-	-	-	-	-	-
HMO	2,561,040	-	804,481	651,487	390,156	235,788	157,825	161,063	160,225	4
Patient Contracts	2,240	-	602	1,480	-	78	-	-	101	-
Medicare	66,728	-	20,799	30,812	(3,025)	317	15,446	406	2,473	-
Managed MA	2,896,786	-	930,522	738,986	586,324	300,812	192,173	73,878	74,141	(18)
PPO - Preferred Provider	743,871	-	295,824	114,818	95,327	97,442	68,697	38,604	32,159	-
Self Pay	472,865	-	60,781	74,086	97,841	128,290	20,169	20,738	9,975	-
Workers Comp/No Fault	5,188	-	363	567	-	184	-	3,897	167	-
GRAND TOTAL	8,145,182	-	2,728,589	1,903,897	1,331,035	886,748	617,009	351,923	315,474	387

Accounts Receivable Aging - Inpatient PatCom AR Net of Reserve  
30-Jun-96

Financial Class	PATCOM Accounts									
	Total	HI & DNFB (Net)	0 - 30	31 - 60	61 - 90	91 - 120	121 - 150	151 - 180	181 - 210	211 - 240
Outside Lab	2,440	-	-	-	-	-	-	-	-	2,440
Blue Cross	4,945,141	-	(13,755)	-	-	-	-	-	2,985,691	1,969,206
Contract Payer	6,182	-	-	-	-	-	-	-	88	6,094
DPA (OP)	1,877	-	62	-	-	-	-	-	-	1,815
Health Plan	106,693	-	-	-	-	-	-	-	105,559	3,134
Health Plan	259,850	-	-	-	-	-	-	-	125,534	134,316
NJ Medicaid	22,926	-	-	-	-	-	-	-	8,302	14,624
No Fault	-	-	-	-	-	-	-	-	-	-
MCP Care	155,911	-	311	-	-	-	-	-	122,893	32,708
Medicare	281,824	-	(136,319)	-	-	-	-	-	328,750	65,494
Insurance	125,739	-	15,216	-	-	-	-	-	106,697	3,626
Self Pay	324,375	-	294	-	-	-	-	-	332,943	(8,861)
Health Partner	17,854	-	416	-	-	-	-	-	68,314	17,438
Police & Fire	68,314	-	-	-	-	-	-	-	908,223	138,123
OP State Prog	1,046,678	-	333	-	-	-	-	-	952,420	79,996
Medical Asst.	1,031,864	-	548	-	-	-	-	-	278,126	58,925
HMO	337,182	-	111	-	-	-	-	-	43,616	13,194
Other HMO	58,810	-	-	-	-	-	-	-	-	-
Delaware Medicaid	-	-	-	-	-	-	-	-	-	-
NJ Blue Cross OP	-	-	-	-	-	-	-	-	-	-
Tiis V	-	-	-	-	-	-	-	-	-	-
Changous	485,982	-	-	-	-	-	-	-	478,171	16,811
Pending MA	59,477	-	10,900	-	-	-	-	-	48,571	-
Kaylone East	784,792	-	-	-	-	-	-	-	581,711	203,081
Charity Care	6,793	-	-	-	-	-	-	-	27,892	(19,129)
GRAND TOTAL	10,142,654	-	(121,679)	-	-	-	-	-	7,509,489	2,755,034

DVOG  
Exhibit VII - AHERF Calculation of Bad Debt  
St. Christopher's

Accounts Receivable Aging - Outpatient PatCom AR Net of Reserve  
30-Jun-98

Financial Class	Total	IN & DNFB (Net)	PATCOM Accounts									
			0 - 30	31 - 60	61 - 90	91 - 120	121 - 150	151 - 180	181 - 240	241 - 360	360 +	
Outside Lab	57,091	-	-	-	-	-	-	-	3,005	-	54,086	
Blue Cross	627,468	-	-	-	-	-	-	-	441,737	-	183,983	
Contract Payor	2,196	-	1,747	-	-	-	-	-	833	-	1,264	
DPA (QIP)	1,143,754	-	-	-	-	-	-	-	484,238	-	658,724	
Health Plan	960,826	-	792	-	-	-	-	-	229,071	-	1,31,611	
NJ Medicaid	104,852	-	144	-	-	-	-	-	43,171	-	61,755	
No Fault	2,593	-	(73)	-	-	-	-	-	1,889	-	677	
MCP Care	(800)	-	28	-	-	-	-	-	10	-	(810)	
Medicare	275,173	-	(131)	-	-	-	-	-	48,035	-	227,269	
Insurance	341,845	-	(2,147)	-	-	-	-	-	261,458	-	82,534	
Health Partner	71,170	-	145	-	-	-	-	-	53,058	-	17,967	
Police & Fire	610,347	-	808	-	-	-	-	-	338,087	-	271,472	
OP State Prog	5,918	-	-	-	-	-	-	-	203	-	5,315	
Medical Asst.	130,382	-	(0)	-	-	-	-	-	241	-	4,790	
HMO	841,810	-	(783)	-	-	-	-	-	110,274	-	20,900	
Other HMO	150,893	-	(463)	-	-	-	-	-	584,027	-	358,246	
Del Val HMO	67	-	172	-	-	-	-	-	107,587	-	43,104	
Delaware Medicaid	11,533	-	-	-	-	-	-	-	-	-	67	
NJ Blue Cross Op	22,193	-	-	-	-	-	-	-	7,309	-	4,225	
Tide V	771	-	-	-	-	-	-	-	10,307	-	11,066	
Chenqua	74,541	-	143	-	-	-	-	-	190	-	581	
Pending MA	(533)	-	-	-	-	-	-	-	55,027	-	19,371	
Keystone East	562,766	-	-	-	-	-	-	-	(135)	-	(398)	
Charity Care	998	-	8	-	-	-	-	-	329,488	-	263,291	
GRAND TOTAL	5,532,453	-	380	-	-	-	-	-	3,109,930	-	2,422,143	

DVOG  
Exhibit VII - AHERF Calculation of Bad Debt  
St. Christopher's

Accounts Receivable Aging - Total AR Net of Reserve  
30-Jun-96

Financial Class	Total	Total Invision and PATCOM Accounts									
		MI & DMFB (Net)	0 - 30	31 - 60	61 - 90	91 - 120	121 - 150	151 - 180	181 - 360	360+	
Outside Lab	59,531	-	-	-	-	-	-	-	3,005	56,526	
Blue Cross	7,638,508	252,260	1,030,865	409,919	327,159	109,146	68,237	37,322	3,450,282	2,153,189	
Contract Payor	2,720,158	398,335	615,403	530,311	382,162	275,344	289,728	143,396	78,121	7,356	
DPA (OP)	1,145,631	-	854	-	-	-	-	-	484,238	660,538	
Health Pass	469,519	-	144	-	-	-	-	-	334,630	134,745	
NJ Medicaid	364,502	-	(73)	-	-	-	-	-	168,705	195,871	
No Fault	40,607	-	10,291	567	-	194	-	3,687	10,358	15,300	
MCP Care	(800)	-	-	-	-	-	-	-	-	(810)	
Medicare	517,484	2,335	24,302	38,677	(3,625)	2,347	21,236	406	173,831	259,976	
Insurance	3,224,176	714,371	527,321	790,746	249,784	72,872	53,737	19,749	624,568	171,027	
Self Pay	1,619,324	38,100	265,570	204,099	376,443	217,448	227,209	90,367	178,268	21,793	
Health Partner	934,722	-	1,102	-	-	-	-	-	671,009	262,811	
Police & Fire	23,372	-	416	-	-	-	-	-	203	22,753	
OP State Prog	73,344	-	(0)	-	-	-	-	-	68,554	4,790	
Medical Aut.	16,658,648	1,605,714	5,221,226	2,941,547	1,862,968	1,984,435	871,552	710,736	1,171,447	159,023	
HMO	9,175,696	893,222	1,938,626	1,594,890	1,048,827	669,400	759,281	222,455	1,710,545	437,241	
Other HMO	488,025	-	283	-	-	-	-	-	385,713	102,030	
Del Val HMO	67	-	-	-	-	-	-	-	-	67	
Delaware Medicaid	86,343	-	-	-	-	-	-	-	50,825	17,419	
NJ Blue Cross OP	22,193	-	-	-	-	-	-	-	10,507	11,686	
This V	771	-	-	-	-	-	-	-	190	581	
Chempqua	570,523	-	143	-	-	-	-	-	534,188	36,182	
Pending MA	58,944	-	10,906	-	-	-	-	-	48,436	(398)	
Keystone East	1,377,558	-	8	-	-	-	-	-	911,178	466,372	
Charity Care	9,762	-	-	-	-	-	-	-	28,455	(18,693)	
GRAND TOTAL	47,460,596	3,804,358	9,548,685	6,508,757	4,363,717	3,341,165	2,290,879	1,228,327	11,097,414	5,177,178	

Less Year-end Adjustment (Dep Est 122)  
3,235,000  
AR net of Year-end Adjustment  
44,225,596  
Year-End Adjustment was obtained from Deposition Exhibit 122 R.S. Sales number TN RC01301853



DVOG  
Exhibit VIII - Cambio Bad Debt Reserve  
Bucks County

Financial Class	Invision and PATCOM Accounts											
	IH & DNFB (Net)	0 - 30	31 - 60	61 - 90	91 - 120	121 - 150	151 - 180	181 - 270	271 - 365	365+		
Medicaid	5%	20%	20%	20%	30%	30%	30%	50%	75%	100%		
Blue Cross	2%	2%	3%	3%	4%	5%	5%	5%	80%	100%		
Commercial	5%	5%	5%	6%	7%	8%	10%	10%	80%	100%		
Direct Contracting	2%	2%	5%	5%	10%	10%	15%	50%	100%	100%		
Charity Care	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%		
HMO	2%	2%	2%	2%	5%	5%	10%	75%	100%	100%		
Patient Contracts	90%	90%	90%	90%	90%	90%	90%	100%	100%	100%		
Medicare	2%	3%	3%	3%	5%	5%	10%	50%	100%	100%		
Managed MA	5%	20%	20%	20%	30%	30%	50%	75%	100%	100%		
PPO - Preferred Provider	2%	2%	2%	2%	5%	5%	10%	80%	100%	100%		
Self Pay	90%	90%	90%	90%	90%	90%	90%	100%	100%	100%		
Workers Comp/No Fault	10%	10%	10%	15%	15%	25%	25%	50%	100%	100%		

Accounts Receivable Aging - Reserve Percentages - Cambio Judgement  
30-Jun-96

Financial Class	IH & DNFB											
	(Net)	0 - 30	31 - 60	61 - 90	91 - 120	121 - 150	151 - 180	181 - 270	271 - 365	365+		
Medicaid	20%	20%	30%	30%	50%	50%	75%	90%	100%	100%		
Blue Cross	5%	5%	5%	10%	10%	10%	20%	80%	100%	100%		
Commercial	5%	5%	10%	10%	10%	15%	20%	90%	100%	100%		
Direct Contracting	2%	2%	5%	5%	10%	10%	15%	80%	100%	100%		
Charity Care	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%		
HMO	2%	5%	5%	6%	6%	10%	10%	90%	100%	100%		
Patient Contracts	90%	90%	90%	90%	90%	90%	90%	100%	100%	100%		
Medicare	10%	10%	10%	10%	10%	10%	10%	75%	100%	100%		
Managed MA	20%	20%	30%	30%	50%	50%	100%	80%	100%	100%		
PPO - Preferred Provider	2%	2%	2%	2%	5%	5%	10%	90%	100%	100%		
Self Pay	90%	90%	90%	90%	90%	90%	90%	100%	100%	100%		
Workers Comp/No Fault	10%	10%	10%	15%	15%	25%	25%	75%	100%	100%		

DVOG  
Exhibit VIII - Cambio Bad Debt Reserve  
Bucks County

Financial Class	Total	IH & DNFB (Net)	Invision Accounts									
			0 - 30	31 - 60	61 - 90	91 - 120	121 - 150	151 - 180	181 - 270	365+		
Medicaid	228,310	10,249	37,288	20,481	38,858	31,047	29,270	42,872	16,245	-		
Blue Cross	7,372	740	1,411	2,116	193	355	1,298	326	933	-		
Commercial	47,365	813	6,145	4,357	3,032	1,267	1,583	531	29,637	-		
Direct Contracting	3,410	-	1,723	418	35	(196)	731	478	220	-		
Charity Care	-	-	-	-	-	-	-	-	-	-		
HMO	37,970	3,102	10,200	7,322	4,018	4,141	3,138	5,795	254	-		
Patient Contracts	38,951	-	-	-	-	17,567	-	337	21,047	-		
Medicare	93,763	6,363	22,712	9,609	4,385	8,871	391	2,881	38,551	-		
Managed MA	40,313	202	7,569	3,705	1,450	896	3,159	6,387	16,946	-		
PPO - Preferred Provider	113,101	1,227	2,536	1,359	784	2,069	4,335	5,701	95,090	-		
Self Pay	1,400,548	82,764	198,594	235,814	78,847	286,583	183,401	170,236	186,509	-		
Workers Comp/No Fault	17,580	-	1,538	4,014	2,962	1,783	5	(20)	7,298	-		
GRAND TOTAL	2,026,881	105,460	287,718	288,997	134,562	354,384	207,310	235,522	412,728	-		

Cambio Percentages are applied against the Aging by Discharge date as appropriate based on industry standard

Accounts Receivable Reserve Based on Cambio Percentages - Outpatient  
30-Jun-96

Financial Class	Total	IH & DNFB (Net)	Invision Accounts									
			0 - 30	31 - 60	61 - 90	91 - 120	121 - 150	151 - 180	181 - 270	365+		
Medicaid	18,299	637	1,284	2,721	2,272	2,279	2,558	2,119	4,450	-		
Blue Cross	38,080	5,523	8,203	3,423	2,842	2,452	2,821	5,342	7,384	-		
Commercial	98,555	6,588	7,433	12,274	8,244	4,789	9,368	10,992	38,867	-		
Direct Contracting	-	-	-	-	-	-	-	-	-	-		
Charity Care	-	-	-	-	-	-	-	-	-	-		
HMO	293,165	1,647	60,805	42,674	41,848	20,800	20,107	11,392	93,892	-		
Patient Contracts	4,957	-	-	-	1,979	808	-	1,701	489	-		
Medicare	82,767	21,063	15,615	10,069	3,531	1,501	1,404	2,832	26,753	-		
Managed MA	86,433	3,294	10,348	13,480	13,541	17,408	6,602	15,214	6,548	-		
PPO - Preferred Provider	58,206	1,482	5,589	1,762	780	3,131	2,327	3,986	39,140	-		
Self Pay	673,717	1,957	99,448	98,997	90,431	125,918	96,844	88,794	71,328	-		
Workers Comp/No Fault	73,939	2,320	11,953	10,000	12,169	5,652	10,571	7,879	13,395	-		
GRAND TOTAL	1,428,128	44,512	220,858	195,401	177,636	184,737	152,701	150,260	302,224	-		

Cambio percentages are applied against Registration Date aging as appropriate based on industry standards

DVOG  
Exhibit VIII - Cambio Bad Debt Reserve  
Bucks County

Financial Class	IH & DNFB (Net)	PATCOM Accounts								
		Total	0 - 30	31 - 60	61 - 90	91 - 120	121 - 150	151 - 180	181 - 270	365+
Medicaid	-	604,443	-	-	-	-	-	-	366,284	238,159
Blue Cross	-	1,193,734	-	-	-	-	-	-	285,338	908,396
Commercial	-	437,635	0	-	-	-	-	-	318,864	118,771
Direct Contracting	-	28,063	-	-	-	-	-	-	-	28,063
Charity Care	-	-	-	-	-	-	-	-	-	-
HMO	-	504,523	109	-	-	-	-	-	341,359	163,055
Patient Contracts	-	-	-	-	-	-	-	-	-	-
Medicare	-	559,403	(196)	-	-	-	-	-	194,290	365,309
Managed MA	-	164,727	159	-	-	-	-	-	66,223	98,345
PPO - Preferred Provider	-	-	-	-	-	-	-	-	-	-
Self Pay	-	366,126	(98,669)	-	-	-	-	-	348,943	115,852
Workers Comp/No Fault	-	124,216	126	-	-	-	-	-	63,260	60,830
GRAND TOTAL	-	3,982,870	(98,469)	-	-	-	-	-	1,984,559	2,096,780

Accounts Receivable Reserve Based on Cambio Percentages - PatCom Outpatient Accounts  
30-Jun-96

Financial Class	IH & DNFB		PATCOM Accounts							
	Total	(Net)	0 - 30	31 - 60	61 - 90	91 - 120	121 - 150	151 - 180	181 - 270	365+
Medicaid	52,768	-	11	-	-	-	-	-	30,852	22,103
Blue Cross	499,838	-	68	-	-	-	-	-	299,078	200,692
Commercial	345,274	-	24	-	-	-	-	-	247,841	97,410
Direct Contracting	2,137	-	-	-	-	-	-	-	511	1,628
Charity Care	-	-	-	-	-	-	-	-	-	-
HMO	745,182	-	14	-	-	-	-	-	369,082	356,086
Patient Contracts	-	-	-	-	-	-	-	-	-	-
Medicare	265,254	-	(24)	-	-	-	-	-	182,353	102,925
Managed MA	359,193	-	(11)	-	-	-	-	-	239,330	119,874
PPO - Preferred Provider	520	-	-	-	-	-	-	-	-	520
Self Pay	199,458	-	1,421	-	-	-	-	-	113,959	84,078
Workers Comp/No Fault	334,128	-	5	-	-	-	-	-	219,028	115,097
GRAND TOTAL	2,803,749	-	1,508	-	-	-	-	-	1,701,831	1,100,410

DVOG  
Exhibit VIII - Cambio Bad Debt Reserve  
Bucks County

Financial Class	Total	IH & DNFB (Net)	PATCOM Accounts										
			0 - 30	31 - 60	61 - 90	91 - 120	121 - 150	151 - 180	181 - 270	385+			
Medicaid	657,209	-	11	-	-	-	-	-	396,936	260,262			
Blue Cross	1,693,572	-	68	-	-	-	-	-	584,416	1,109,088			
Commercial	782,909	-	24	-	-	-	-	-	586,705	216,181			
Direct Contracting	30,200	-	-	-	-	-	-	-	511	29,689			
Charity Care	-	-	-	-	-	-	-	-	-	-			
HMO	1,249,705	-	123	-	-	-	-	-	730,440	519,141			
Patient Contracts	-	-	-	-	-	-	-	-	-	-			
Medicare	824,657	-	(220)	-	-	-	-	-	356,643	468,234			
Managed MA	523,920	-	148	-	-	-	-	-	305,553	218,219			
PPO - Preferred Provider	520	-	-	-	-	-	-	-	-	520			
Self Pay	565,584	-	(97,248)	-	-	-	-	-	462,902	199,830			
Workers Comp/No Fault	458,344	-	132	-	-	-	-	-	282,286	175,927			
GRAND TOTAL	6,786,619	-	(96,961)	-	-	-	-	-	3,686,391	3,197,190			

Accounts Receivable Reserve Based on Cambio Percentages - Total  
30-Jun-96

Financial Class	Total	IH & DNFB (Net)	Total Invision and PATCOM										
			0 - 30	31 - 60	61 - 90	91 - 120	121 - 150	151 - 180	181 - 270	385+			
Medicaid	901,818	10,887	38,564	23,202	41,128	33,328	31,828	44,991	417,631	260,262			
Blue Cross	1,739,033	6,263	9,692	5,539	3,035	2,807	4,219	5,668	592,732	1,109,088			
Commercial	928,829	7,401	13,602	16,631	11,276	8,055	10,951	11,522	635,209	216,181			
Direct Contracting	33,609	-	1,723	418	35	(196)	731	478	731	29,689			
Charity Care	-	-	-	-	-	-	-	-	-	-			
HMO	1,580,840	4,750	71,129	49,996	45,866	24,940	23,245	17,187	824,585	519,141			
Patient Contracts	43,908	-	-	-	1,979	18,375	-	2,038	21,516	-			
Medicare	1,001,186	27,425	38,107	19,878	7,916	10,372	1,795	5,713	421,946	468,234			
Managed MA	650,666	3,495	18,065	17,188	14,991	18,304	9,761	21,601	329,044	218,219			
PPO - Preferred Provider	171,827	2,710	8,125	3,122	1,563	5,200	6,661	9,697	134,230	520			
Self Pay	2,639,849	84,721	198,794	334,811	169,278	412,501	260,245	259,030	720,739	199,830			
Workers Comp/No Fault	549,863	2,320	13,823	14,015	15,131	7,435	10,576	7,859	302,978	175,927			
GRAND TOTAL	10,241,428	149,971	411,415	484,388	312,199	539,121	360,012	385,762	4,401,342	3,197,190			

DVOG  
Exhibit VIII - Cambio Bad Debt Reserve  
Bucks County

Financial Class	Invision Accounts									
	IH & DNFB									
Total	(Net)	0 - 30	31 - 60	61 - 90	91 - 120	121 - 150	151 - 180	181 - 270	365+	
Medicaid	770,266	218,974	35,676	147,062	100,185	111,548	(22,883)	(15,030)	-	
Blue Cross	219,662	81,230	56,342	15,115	4,362	19,937	6,199	233	-	
Commercial	309,715	154,681	72,737	37,621	18,385	(1,334)	4,775	7,409	-	
Direct Contracting	100,802	84,443	7,949	689	(1,760)	6,576	2,706	220	-	
Charity Care	-	-	-	-	-	-	-	-	-	
HMO	1,398,036	582,349	296,276	271,236	51,668	32,804	9,004	2,680	-	
Patient Contracts	1,989	-	-	17,717	(15,765)	-	499	(482)	-	
Medicare	1,739,050	774,161	255,484	273,240	60,294	9,218	50,174	4,717	-	
Managed MA	76,228	30,275	20,576	46	7,827	7,438	23,179	(16,946)	-	
PPO - Preferred Provider	486,181	138,984	53,680	59,955	67,859	52,474	136,314	(83,219)	-	
Self Pay	134,893	53,273	(1,269)	76,262	116,778	10,973	(42,521)	(87,768)	-	
Workers Comp/No Fault	84,114	13,845	39,910	13,014	10,095	14	(60)	7,298	-	
GRAND TOTAL	5,320,938	2,132,213	837,329	911,936	419,826	249,648	167,387	(180,868)	-	
Percentage of Gross Accounts Receivable	72.4%	88.1%	74.3%	87.1%	54.2%	54.6%	41.5%	0.0%	0.0%	

Accounts Receivable Net of Reserve - Outpatient  
30-Jun-96

Financial Class	Invision Accounts									
	IH & DNFB (Net)		0 - 30	31 - 60	61 - 90	91 - 120	121 - 150	151 - 180	181 - 270	365+
Total	25,293	2,550	7,519	6,275	7,311	1,354	923	1,849	(2,488)	-
Medicaid	422,973	104,943	182,315	67,896	24,323	30,524	18,976	14,738	(832)	-
Blue Cross	593,767	123,413	184,393	129,700	70,798	39,415	42,011	29,158	(5,118)	-
Commercial	-	-	-	-	-	-	-	-	-	-
Direct Contracting	-	-	-	-	-	-	-	-	-	-
Charity Care	-	-	-	-	-	-	-	-	-	-
HMO	3,322,231	80,716	1,218,128	826,274	646,755	313,418	152,095	90,927	(6,321)	239
Patient Contracts	499	-	3,080	225	(1,091)	455	-	(1,701)	(469)	-
Medicare	513,043	189,588	189,911	86,339	32,084	12,050	8,757	18,375	(4,041)	-
Managed MA	143,261	13,174	42,568	31,556	33,016	17,133	6,260	(816)	172	-
PPO - Preferred Provider	615,046	72,635	282,356	82,500	46,066	62,711	42,138	31,897	(5,252)	(5)
Self Pay	68,986	217	34,663	42,010	21,170	13,264	(9,225)	(16,391)	(18,772)	50
Workers Comp/No Fault	379,259	20,880	117,127	92,883	58,708	28,427	31,186	24,258	5,832	-
GRAND TOTAL	6,082,356	608,093	2,202,058	1,365,727	939,137	518,749	293,101	192,495	(37,269)	284

DVOG  
Exhibit VIII - Cambio Bad Debt Reserve  
Bucks County

Financial Class	PATCOM Accounts									
	IH & DNFB (Net)	0 - 30	31 - 60	61 - 90	91 - 120	121 - 150	151 - 180	181 - 270	365+	
Total										
Medicaid	125,546	-	46	-	-	-	-	125,500	-	
Blue Cross	147,401	1,297	-	-	-	-	-	146,104	-	
Commercial	107,706	452	-	-	-	-	-	107,254	-	
Direct Contracting	128	-	-	-	-	-	-	128	-	
Charity Care	206,585	-	-	-	-	-	-	117,791	88,794	
HMO	249,519	6,039	-	-	-	-	-	243,480	-	
Patient Contracts	-	-	-	-	-	-	-	-	-	
Medicare	241,867	(6,541)	-	-	-	-	-	248,408	-	
Managed MA	82,499	593	-	-	-	-	-	81,907	-	
PPO - Preferred Provider	-	-	-	-	-	-	-	-	-	
Self Pay	32,991	(10,563)	-	-	-	-	-	25,008	18,547	
Workers Comp/No Fault	137,455	1,187	-	-	-	-	-	136,268	-	
GRAND TOTAL	1,331,697	(7,490)	-	-	-	-	-	1,231,847	107,341	
Percentage of Gross Accounts Receivable	16.4%	0.0%	7.2%	0.0%	0.0%	0.0%	0.0%	25.0%	3.2%	

Accounts Receivable Net of Reserve - Total  
30-Jun-96

Financial Class	Total	IH & DNFB (Net)	Total Invision and PATCOM									
			0 - 30	31 - 60	61 - 90	91 - 120	121 - 150	151 - 180	181 - 270	365+		
Medical	921,105	197,285	226,538	41,951	154,373	101,538	112,471	(21,034)	107,983	-		
Blue Cross	790,037	141,187	244,842	124,328	39,438	34,886	38,913	20,937	145,505	-		
Commercial	1,011,189	138,854	319,526	202,437	108,417	57,800	40,877	33,934	109,545	-		
Direct Contracting	100,930	-	84,443	7,949	669	(1,760)	6,576	2,708	348	-		
Charity Care	206,585	-	-	-	-	-	-	-	117,791	88,794		
HMO	4,969,786	232,735	1,806,515	1,122,550	917,991	365,087	184,899	99,931	239,839	239		
Patient Contracts	2,488	-	3,080	225	16,628	(15,310)	-	(1,202)	(931)	-		
Medicare	2,493,960	501,329	937,532	341,823	305,324	72,344	17,975	68,550	249,084	-		
Managed MA	301,987	17,008	73,434	52,131	33,062	24,959	13,698	22,563	65,133	-		
PPO - Preferred Provider	1,101,227	132,769	421,340	136,179	106,021	130,570	94,612	168,212	(88,471)	(5)		
Self Pay	234,871	9,413	77,373	40,711	97,432	130,041	1,748	(58,912)	(81,532)	18,597		
Workers Comp/No Fault	600,828	20,880	132,159	132,772	71,720	36,522	31,180	24,198	149,398	-		
GRAND TOTAL	12,734,892	1,391,461	4,326,781	2,203,057	1,851,072	938,675	542,748	359,882	1,013,891	107,625		

DVOG  
Exhibit VIII - Cambio Bad Debt Reserve  
Allegheny Center City

Financial Class	HI & DNFB (Net)	0 - 30	31 - 60	61 - 90	91 - 120	121 - 150	151 - 180	181 - 270	271 - 365	366+
Medicaid	1%	2%	2%	2%	5%	5%	5%	20%	50%	100%
Blue Cross	2%	2%	3%	3%	4%	5%	5%	20%	50%	100%
Commercial	1%	3%	4%	4%	4%	5%	5%	5%	50%	100%
Direct Contracting	2%	2%	2%	2%	2%	5%	5%	10%	15%	100%
Charity Care	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
HMO	1%	2%	2%	2%	5%	5%	10%	20%	50%	100%
Patient Contracts	50%	50%	60%	60%	75%	75%	75%	80%	100%	100%
Medicare	1%	1%	2%	2%	2%	2%	5%	10%	10%	100%
Managed MA	1%	2%	2%	2%	5%	5%	5%	20%	50%	100%
PPO - Preferred Provider	2%	2%	3%	3%	4%	5%	5%	20%	50%	100%
Self Pay	50%	50%	60%	60%	75%	75%	75%	80%	100%	100%
Workers Comp/No Fault	1%	5%	5%	5%	15%	15%	25%	25%	50%	100%

Accounts Receivable Aging - Reserve Percentages - Cambio Judgement  
30-Jun-96

Financial Class	HI & DNFB (Net)	0 - 30	31 - 60	61 - 90	91 - 120	121 - 150	151 - 180	181 - 270	271 - 365	366+
Medicaid	1%	10%	20%	20%	30%	30%	50%	50%	50%	100%
Blue Cross	1%	4%	6%	6%	6%	6%	20%	30%	50%	100%
Commercial	1%	4%	6%	6%	6%	6%	20%	30%	50%	100%
Direct Contracting	2%	2%	2%	2%	2%	5%	5%	10%	15%	100%
Charity Care	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
HMO	2%	5%	5%	6%	6%	10%	10%	30%	50%	100%
Patient Contracts	50%	50%	60%	60%	75%	75%	75%	80%	100%	100%
Medicare	1%	1%	4%	4%	4%	5%	5%	10%	30%	100%
Managed MA	1%	10%	20%	20%	30%	30%	50%	50%	50%	100%
PPO - Preferred Provider	2%	5%	5%	6%	6%	10%	10%	30%	50%	100%
Self Pay	50%	50%	60%	60%	75%	75%	75%	80%	100%	100%
Workers Comp/No Fault	10%	10%	10%	15%	15%	25%	25%	100%	100%	100%

DVOG  
Exhibit VIII - Cambio Bad Debt Reserve  
Allegheny Center City

Financial Class	Total	H & DNFB (Net)	0 - 30	31 - 60	61 - 90	91 - 120	121 - 150	151 - 180	181 - 270	271 - 365	366+
Misc HMO Contracts	937,687	19,184	55,973	63,932	42,191	64,598	59,613	73,841	211,550	163,266	183,589 HMO
Industrial Health	-	-	-	-	-	-	-	-	-	-	-
Pitts Blue Cross	2,778,114	22,820	33,360	51,861	46,805	31,827	42,832	37,504	386,047	386,576	1,773,561 BC
Blue Cross - Bank & Fed	34,809	-	-	-	-	601	-	-	22,319	6,193	5,687 BC
HMO PANU	1,591,945	8,116	35,084	33,961	12,013	32,428	17,565	53,291	86,373	135,679	1,177,317 HMO
Discontinued	1,027	-	-	-	-	-	-	-	-	-	1,027 SP
Commercial	1,582,005	17,942	77,352	68,282	53,983	15,330	5,032	4,116	2,949	115,504	1,221,534 Comm
Medicare	1,166,665	35,488	54,374	28,673	5,820	5,325	14,195	17,730	77,002	11,208	816,537 Medicare
PA Med Assistance	4,520,439	9,001	24,766	16,090	8,347	18,424	6,471	6,362	109,123	373,767	3,943,867 CAID
PA Med Assistance Apps	302,584	2,875	943	1,594	3,914	6,548	7,390	2,875	39,876	113,769	122,699 CAID
Health Pass/Managed MA	142,820	3,846	7,094	11,033	2,074	8,376	5,878	446	57,017	12,873	33,861 MGO MA
Discontinued	-	-	-	-	-	-	-	-	-	-	-
NJ Med Assist	895,955	-	2,466	2,865	2,048	2,662	479	832	18,751	44,702	822,949 CAID
Worker Comp	127,880	181	10,361	8,190	8,191	22,709	4,477	4,579	5,928	(550)	63,819 WC
Discontinued	68,161	-	-	-	-	-	1,108	580	28,634	1,743	38,086 PRO
Misc 3rd Parties/Other IP	761,089	520	1,006	958	1,645	759	633	4,480	20,854	28,408	700,708 Comm
Discontinued	-	-	-	-	-	-	-	-	-	-	-
Health BC Flex	9,784	-	135	101	-	36	46	-	982	1,371	7,101 BC
Dental Health Plan	-	-	-	-	-	-	-	-	-	-	-
Renal Medicare	-	-	-	-	-	-	-	-	-	-	-
Self Pay	-	-	-	-	-	-	-	-	-	-	-
GRAND TOTAL	5,958,283	27,307	306,167	495,293	343,174	371,189	349,481	381,735	1,242,943	(371,800)	2,812,884 SP
	20,877,526	147,373	609,102	765,133	529,955	561,011	517,322	568,562	2,286,459	1,006,612	13,823,956

Cambio percentages were applied against Aging by Discharge Date as appropriate to industry standard

Accounts Receivable Reserve Based on Cambio Percentages - Outpatient  
30-Jun-96

Financial Class	Total	H & DNFB (Net)	0 - 30	31 - 60	61 - 90	91 - 120	121 - 150	151 - 180	181 - 270	271 - 365	366+
Misc HMO Contracts	1,853,301	8,666	53,898	48,185	61,388	53,349	49,048	33,254	283,376	288,905	1,010,935
Industrial Health	801	6	10	-	10	10	-	18	26	91	631
Pitts Blue Cross	835,066	2,081	24,565	23,322	20,031	9,857	8,035	22,849	121,516	120,846	481,861
Blue Cross - Bank & Fed	218,775	665	4,351	2,875	3,505	1,533	2,304	10,163	15,707	28,589	148,164
HMO PANU	1,058,062	4,286	32,873	33,585	40,070	20,412	38,059	27,877	153,816	202,463	504,520
Discontinued	10	-	-	-	-	-	-	-	-	-	10
Commercial	481,080	2,320	17,903	22,408	12,201	8,495	6,603	14,590	47,110	38,453	310,008
Medicare	1,288,478	2,474	4,282	17,688	10,226	5,144	4,988	4,716	59,276	40,379	1,139,295
PA Med Assistance	1,333,086	628	31,131	47,678	34,088	36,407	36,714	31,404	91,530	128,590	884,927
PA Med Assistance Apps	15,864	74	707	7,979	-	1,691	703	377	1,016	378	2,741
Health Pass/Managed MA	146,013	224	3,064	7,633	8,504	12,077	8,207	11,411	22,493	15,926	55,476
Discontinued	222	-	-	-	-	-	-	-	-	-	222
NJ Med Assist	187,573	1	631	937	4,047	12,300	1,460	2,574	18,008	18,647	128,768
Worker Comp	939,250	10,313	17,221	23,487	28,551	25,545	32,023	36,142	152,518	149,078	484,354
Discontinued	645	845	-	-	-	-	-	-	-	-	-
Misc 3rd Parties/Other IP	513,641	1,271	3,388	1,583	619	2,401	2,758	1,802	32,184	54,620	413,206
Discontinued	263	-	-	-	-	-	-	-	-	-	263
Health BC Flex	39,709	133	851	934	633	358	144	851	1,361	8,530	25,796
Dental Health Plan	213,638	8,346	1,398	1,687	2,639	3,203	9,006	13,864	14,235	25,889	133,582
Renal Medicare	-	-	-	-	-	-	-	-	-	-	-
Self Pay	-	-	-	-	-	-	-	-	-	-	-
GRAND TOTAL	3,660,636	62,512	128,812	270,533	245,814	286,078	282,331	136,213	589,242	389,485	1,324,406
	12,765,932	104,846	325,288	511,485	472,423	461,959	483,393	349,803	1,584,433	1,481,284	7,040,923

Cambio percentages were applied against Aging by Discharge Date as appropriate to industry standard



DVOG  
Exhibit VIII - Cambio Bad Debt Reserve  
Allegheny Center City

Financial Class	Total	HI & DNFB (Net)	0 - 30	31 - 60	61 - 90	91 - 120	121 - 150	151 - 180	181 - 270	271 - 365	366+
Misc HMO Contracts	2,790,988	28,130	109,869	113,117	103,549	117,947	108,661	107,095	474,928	433,171	1,194,524
Industrial Health	801	6	10	-	10	10	-	18	26	91	631
Pitts Blue Cross	3,811,180	24,901	57,925	75,203	66,936	41,765	50,968	60,354	487,508	480,422	2,255,422
Blue Cross - Bank & Fed	233,585	685	4,351	2,875	3,505	2,133	2,304	10,163	38,026	34,762	154,801
HMO PANU	2,649,908	12,405	68,057	67,545	52,082	52,838	55,644	81,168	240,189	338,142	1,881,837
Discontinued	1,637	-	-	-	-	-	-	-	-	10	1,627
Commercial	2,083,084	20,282	95,255	90,690	66,184	23,826	11,635	18,706	50,059	154,956	1,231,542
Medicare	2,455,141	37,974	58,656	48,681	18,046	10,489	19,193	22,445	136,278	51,597	2,055,832
PA Med Assistance	5,653,535	8,629	55,917	65,788	42,436	54,830	45,185	37,968	200,653	502,357	4,038,794
PA Med Assistance Apps	318,247	3,049	1,651	9,574	3,914	8,238	3,252	40,891	40,891	114,145	125,440
Health PassManaged MA	288,633	4,070	10,158	18,666	10,577	20,453	15,085	11,859	79,509	28,789	88,457
Discontinued	222	-	-	-	-	-	-	-	-	222	-
NI Med Assist	1,083,528	1	3,097	3,802	6,095	15,182	1,940	3,406	35,780	61,549	952,717
Worker Comp	1,087,130	10,485	27,582	31,657	38,742	48,254	36,500	40,721	158,446	148,521	528,213
Discontinued	68,806	645	-	-	-	-	1,109	580	28,634	1,743	36,086
Misc 3rd Parties/Other IP	1,274,710	1,791	4,394	2,551	2,284	3,180	3,391	8,081	53,138	84,027	1,113,914
Discontinued	283	-	-	-	-	-	-	-	-	283	-
Hahn BC Flex	48,483	133	988	1,035	633	394	180	951	2,373	8,901	32,897
Dental Health Plan	213,838	8,346	1,398	1,687	2,639	3,203	9,006	13,864	14,235	25,888	133,582
Rental Healthcare	-	-	-	-	-	-	-	-	-	-	-
Self Pay	9,818,919	89,819	435,079	765,828	589,087	640,268	611,813	519,948	1,812,185	17,805	4,137,280
GRAND TOTAL	33,863,457	252,319	934,385	1,288,638	1,002,378	1,042,870	880,716	938,365	3,852,892	2,497,888	20,884,878

Accounts Reserve Aging - Inpatient Net of Reserve  
30-Jun-86

Financial Class	Total	HI & DNFB (Net)	0 - 30	31 - 60	61 - 90	91 - 120	121 - 150	151 - 180	181 - 270	271 - 365	366+
Misc HMO Contracts	13,672,522	1,897,211	2,742,678	3,132,680	2,065,902	1,227,370	1,132,651	684,565	846,201	163,286	-
Industrial Health	10,083,085	1,118,189	1,634,825	1,877,473	1,506,892	783,855	615,717	712,580	1,464,189	388,578	-
Pitts Blue Cross	108,883	-	-	-	-	14,414	-	-	89,275	6,193	-
Blue Cross - Bank & Fed	8,688,434	803,633	1,719,102	1,684,087	588,617	616,092	334,110	478,621	345,491	135,679	-
HMO PANU	7,824,481	1,778,280	2,501,063	1,831,773	1,295,106	387,827	85,801	78,212	56,037	115,504	-
Discontinued	12,888,642	3,514,439	5,383,064	1,419,687	285,186	280,948	685,574	336,883	683,020	100,873	-
Medicare	4,847,006	891,087	1,214,529	886,414	408,026	350,053	180,956	124,680	436,493	373,767	-
PA Med Assistance	1,203,384	294,511	48,228	78,130	191,795	124,407	140,413	54,629	159,503	113,789	-
Health PassManaged MA	1,880,989	380,788	347,520	540,841	101,803	158,135	111,887	8,504	228,087	12,873	-
Discontinued	552,582	-	120,856	140,374	100,375	54,368	9,103	15,808	67,006	44,702	-
NI Med Assist	711,051	17,929	180,857	155,614	155,631	128,687	25,388	13,737	17,783	(559)	-
Worker Comp	7,725	-	-	-	-	370	-	187	7,159	-	-
Discontinued	387,478	25,465	49,280	30,859	53,189	18,217	12,032	85,113	83,815	29,406	-
Misc 3rd Parties/Other IP	18,981	-	6,623	3,275	-	878	878	-	3,870	1,371	-
Discontinued	-	-	-	-	-	-	-	-	-	-	-
Hahn BC Flex	-	-	-	-	-	-	-	-	-	-	-
Dental Health Plan	-	-	-	-	-	-	-	-	-	-	-
Rental Healthcare	-	-	-	-	-	-	-	-	-	-	-
Self Pay	1,570,655	27,307	306,187	330,185	228,782	123,730	116,494	127,245	310,736	-	-
GRAND TOTAL	82,533,839	10,768,798	18,288,880	11,888,282	6,882,114	4,210,878	3,650,855	2,701,783	4,808,744	1,466,424	-

DVOC  
Exhibit VIII - Cambio Bad Debt Reserve  
Allegheny Center City

Accounts Receivable Aging - Total Net of Reserve  
30-Jun-96

Financial Class	Total	0 - 30	31 - 60	61 - 90	91 - 120	121 - 150	151 - 180	181 - 270	271 - 365	366+
Misc HMO Contracts	5,820,566	439,330	1,024,015	924,518	981,738	835,800	441,428	299,288	614,544	289,805
Industrial Health	2,801	274	474	-	490	477	-	333	237	515
Phila Blue Cross	2,252,424	205,982	586,585	365,378	313,618	155,987	125,887	91,398	283,543	120,846
Blue Cross - Bank & Fed	436,186	65,822	104,432	45,039	54,008	24,012	36,104	40,852	36,650	28,589
HMO PANU	3,577,047	210,108	626,495	638,106	627,756	319,781	342,529	250,895	358,803	202,493
Discontinued	-	-	-	-	-	-	-	-	-	-
Commercial	1,645,781	228,639	428,668	351,058	181,153	133,082	103,447	58,358	108,822	38,453
Medicare	2,274,464	244,980	423,885	424,513	245,413	123,444	94,854	89,586	533,480	84,218
PA Med Assistance	1,081,524	82,141	280,177	190,714	138,354	84,949	85,666	31,404	81,530	128,590
Health Pass/Managed MA	52,976	7,341	6,365	31,918	-	3,945	1,640	377	1,016	376
Discontinued	213,783	22,172	27,573	30,530	34,014	28,181	21,483	11,411	22,493	15,925
NJ Med Assist	96,218	67	5,877	3,748	18,168	28,701	3,408	2,574	19,008	16,847
Worker Comp	870,048	82,821	154,989	211,204	181,786	144,754	98,070	108,425	-	-
Discontinued	5,804	5,804	-	-	-	-	-	-	-	-
Misc 3rd Parties/Other IP	373,193	62,281	64,378	30,278	9,892	37,618	24,823	14,414	75,095	54,820
Discontinued	-	-	-	-	-	-	-	-	-	-
Hahn BC Flex	61,587	13,208	20,422	14,828	9,915	5,808	2,254	3,802	3,221	8,530
Dental Health Plan	821,833	408,844	28,571	31,673	41,338	50,177	81,051	122,874	33,214	25,889
Renal Medicare	-	-	-	-	-	-	-	-	-	-
Self Pay	901,240	62,512	128,912	180,356	163,942	89,883	87,444	48,071	142,310	-
GRAND TOTAL	20,817,404	2,133,418	3,013,595	3,483,857	2,868,508	2,066,238	1,548,187	1,171,975	2,325,168	1,008,744

  

Financial Class	Total	0 - 30	31 - 60	61 - 90	91 - 120	121 - 150	151 - 180	181 - 270	271 - 365	366+
Misc HMO Contracts	19,681,088	2,336,541	3,768,682	4,087,198	3,027,840	2,063,170	1,574,078	963,853	1,460,745	433,171
Industrial Health	2,801	274	474	-	490	477	-	333	237	515
Phila Blue Cross	12,315,519	1,324,181	2,224,180	2,042,852	1,820,710	919,851	841,603	803,877	1,747,732	480,422
Blue Cross - Bank & Fed	546,068	65,822	104,432	45,039	54,908	38,427	36,104	40,852	125,925	34,762
HMO PANU	10,283,480	1,013,743	2,345,587	2,302,193	1,216,374	835,883	676,639	730,516	704,395	338,142
Discontinued	-	-	-	-	-	-	-	-	-	-
Commercial	9,570,273	2,005,889	2,930,731	1,989,831	1,488,259	501,018	198,046	136,571	165,859	154,856
Medicare	14,984,106	3,758,386	5,806,948	1,844,180	530,608	384,382	790,528	428,480	1,226,488	185,081
PA Med Assistance	5,828,530	853,228	1,494,706	1,077,128	545,380	435,002	246,624	158,084	528,022	502,357
Health Pass/Managed MA	1,258,361	301,852	52,582	101,847	191,785	128,352	142,053	55,006	160,519	114,145
Discontinued	2,104,681	402,840	375,193	571,171	135,818	187,316	133,170	19,815	250,580	28,759
NJ Med Assist	94,810	67	128,533	144,122	118,583	83,070	12,511	18,382	88,014	61,548
Worker Comp	1,981,100	110,750	351,846	386,818	317,417	273,441	121,439	122,162	17,783	(556)
Discontinued	13,528	5,804	-	-	-	-	370	187	7,158	-
Misc 3rd Parties/Other IP	760,672	87,746	113,656	61,235	62,881	55,833	36,855	98,528	158,911	84,027
Discontinued	-	-	-	-	-	-	-	-	-	-
Hahn BC Flex	98,578	13,208	27,045	17,801	9,915	6,484	3,132	3,802	7,191	9,801
Dental Health Plan	821,833	408,844	28,571	31,673	41,338	50,177	81,051	122,874	33,214	25,889
Renal Medicare	-	-	-	-	-	-	-	-	-	-
Self Pay	2,471,895	88,819	435,079	510,351	382,725	213,423	203,838	173,316	453,046	-
GRAND TOTAL	83,151,324	12,880,217	20,182,285	15,181,838	9,850,822	6,278,315	5,199,141	3,873,728	7,133,910	2,473,167

DVOG  
Exhibit VIII - Cambio Bad Debt Reserve  
Allegheny East Falls

Financial Class	IH & DNFB (Net) 0 - 30 31 - 60 61 - 90 91 - 120 21 - 150 51 - 180 81 - 270 71 - 361 365+														
Medicaid	1%	2%	2%	2%	5%	5%	5%	5%	20%	50%	100%				
Blue Cross	2%	2%	3%	3%	4%	5%	5%	5%	20%	50%	100%				
Commercial	1%	3%	4%	4%	4%	5%	5%	5%	5%	50%	100%				
Direct Contracting	2%	2%	2%	2%	2%	5%	5%	5%	10%	15%	100%				
Charity Care	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%				
HMO	1%	2%	2%	2%	5%	5%	5%	5%	20%	50%	100%				
Patient Contracts	50%	50%	60%	60%	75%	75%	75%	75%	80%	100%	100%				
Medicare	1%	1%	2%	2%	2%	2%	5%	5%	10%	10%	100%				
Managed MA	1%	2%	2%	2%	5%	5%	5%	5%	20%	50%	100%				
PPO - Preferred Provider	2%	2%	3%	3%	4%	5%	5%	5%	20%	50%	100%				
Self Pay	50%	50%	60%	60%	75%	75%	75%	75%	80%	100%	100%				
Workers Comp/No Fault	1%	5%	5%	5%	15%	15%	25%	25%	50%	100%	100%				

Accounts Receivable Aging - Reserve Percentages - Cambio Judgement  
30-Jun-96

Financial Class	IH & DNFB (Net) 0 - 30 31 - 60 61 - 90 91 - 120 21 - 150 51 - 180 81 - 270 71 - 361 365+														
Medicaid	1%	10%	20%	20%	30%	30%	30%	50%	50%	50%	100%				
Blue Cross	1%	4%	6%	6%	6%	6%	6%	20%	30%	50%	100%				
Commercial	1%	4%	6%	6%	6%	6%	6%	20%	30%	50%	100%				
Direct Contracting	2%	2%	2%	2%	2%	5%	5%	5%	10%	15%	100%				
Charity Care	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%				
HMO	2%	5%	5%	5%	6%	6%	6%	10%	30%	50%	100%				
Patient Contracts	50%	50%	60%	60%	75%	75%	75%	75%	80%	100%	100%				
Medicare	1%	1%	4%	4%	4%	5%	5%	5%	10%	30%	100%				
Managed MA	1%	10%	20%	20%	30%	30%	30%	50%	50%	50%	100%				
PPO - Preferred Provider	2%	5%	5%	5%	6%	6%	6%	10%	30%	50%	100%				
Self Pay	50%	50%	60%	60%	75%	75%	75%	75%	80%	100%	100%				
Workers Comp/No Fault	10%	10%	10%	15%	15%	25%	25%	25%	100%	100%	100%				

DVOG  
Exhibit VIII - Cambio Bad Debt Reserve  
Allegheny East Falls

Financial Class	IH & DNFB										
	(Net)	0-30	31-60	61-90	91-120	121-150	151-180	181-210	211-355	356+	
Blue Cross-Out of State											
No Fault	2%	2%	3%	3%	4%	5%	5%	20%	50%	100%	
Mother Infant Care											
Health Partners	1%	2%	2%	2%	5%	5%	10%	20%	50%	100%	
Other HMO											
MCP Care/HUH Select	1%	2%	2%	2%	5%	5%	5%	50%	50%	100%	
Managed MA											
MA Application-Self	2%	2%	3%	3%	4%	5%	5%	20%	50%	100%	
Blue Cross											
Commercial											
HMO Capitation	1%	2%	2%	2%	5%	5%	10%	20%	50%	100%	
Keystone East HMO	1%	2%	2%	2%	5%	5%	10%	20%	50%	100%	
Patient Contracts-Self											
Self Pay after Insurance											
HMO Regular	1%	2%	2%	2%	5%	5%	10%	20%	50%	100%	
Self pay after MC											
Hill Burton											
Medicare	1%	1%	2%	2%	2%	2%	5%	10%	10%	100%	
Medicald	1%	2%	2%	2%	5%	5%	5%	50%	100%	100%	
MA Rejection											
Self pay											
Medicaid Out of State	1%	2%	2%	2%	5%	5%	5%	50%	100%	100%	
Self pay after BC											
Workers Comp											
MA Application-Self											
Charity Care											

Note: The EPPI Inpatient accounts do not appear to include contractual allowances at the time of billing. These percentages are to estimate the contractual allowances for EPPI accounts

DVOG  
Exhibit VIII - Cambio Bad Debt Reserve  
Allegheny East Falls

Financial Class	Total	IN & DNFB (Net)	0-30	31-60	61-90	91-120	121-180	181-180	181-210	211-365	366+
Blue Cross-Out of State	16,818	-	-	-	-	-	-	-	-	-	16,818 BC
No Fault	523,865	307	11,175	-	7,645	19,366	5,187	17,695	16,292	40,529	405,733 WC/NF
Mother Infant Care	-	-	-	-	-	-	-	-	-	-	CAID
Health Partners	-	-	-	-	-	-	-	-	-	-	-
Other HMO	518,759	6,100	16,874	5,376	2,855	5,047	1,921	3,033	143	48,712	432,377 HMO
MCP Care/HUN Select	100,337	86	1,301	814	1,123	(83)	1,128	-	-	3,850	92,087 HMO
Managed MA	26,434	15,330	1,657	47	462	315	2,002	220	3,663	3,525	(766) PPO
MA Application-Self	438,613	3,874	8,642	7,082	2,959	6,136	2,048	1,832	7,841	38,118	399,772 Mgd MA
Blue Cross	1,428,081	1,348,559	8,974	40,034	442	1,104	1,104	537	7,510	18,269	2,146 SP
Commercial	517,052	18,555	18,790	13,168	11,673	11,633	12,830	9,202	36,136	89,807	284,238 BC
HMO Capitalization	121,445	3,607	19,934	25,126	15,062	1,579	2,471	217	86	1,123	92,240 Comm
Keystone East HMO	15,041	-	-	-	-	-	-	-	-	-	10,804 HMO
Patient Contracts-Self	224,796	9,843	13,970	11,387	8,369	8,908	4,005	12,744	32,086	114,089	113,249 Pl Contracts
Self Pay after Insurance	158,553	-	-	-	-	-	-	-	-	-	25,532
HMO Regular	228,782	-	-	-	-	-	-	-	-	-	13,973
Self pay after MC	499,173	9,595	28,237	11,611	4,772	4,945	15,872	21,523	19,333	9,873	98,958 SP
Medicare	104,686	-	-	-	-	-	-	-	-	-	373,412 HMO
Medicaid	416,873	51,654	29,740	17,389	10,888	4,716	5,222	15,447	3,239	54,150	224,425 CARE
MA Rejection	1,061,236	7,885	19,993	20,385	6,182	16,781	47,396	9,363	23,383	359,863	1,150,095 CAID
Self pay	935,674	152,257	74,620	42,454	58,787	118,629	109,508	18,431	37,619	308,043	18,326 SP
Medicaid Out of State	67,070	-	-	-	-	-	-	-	-	-	12,478
Self pay after BC	39,972	-	-	-	-	-	-	-	-	-	(8,147) SP
Workers Comp	199,095	8,592	13,081	24,155	8,870	3,488	7,475	5,866	2,125	83,448	62,887 WC/NF
MA Application-Self	2,754,824	22,589	781,436	449,388	246,255	279,484	816,316	-	-	188,700	8,876 SP
Charity Care	58,427	-	-	-	-	-	-	-	-	-	Charity
Grand Total	11,050,664	1,659,653	1,079,889	870,504	414,956	523,191	1,123,824	159,509	224,848	1,363,257	3,840,753

Obtained from MCPH (East Falls) Accounts Receivable Aging - Inpatient, Deposition Exhibit #1071, Bates#1152

Contractual adjustments posted at time of billing

Accounts Receivable Aging - Outpatient Reserve  
30-Jun-96

Financial Class	Total	IN & DNFB (Net)	0-30	31-60	61-90	91-120	121-180	181-180	181-210	211-365	366+
Blue Cross-Out of State	434	-	-	-	-	-	-	-	-	-	BC
No Fault	54,437	-	2,460	1,772	2,174	1,125	1,405	1,003	1,848	17,186	23,453 WC/NF
Mother Infant Care	(2,401)	-	-	-	-	-	-	-	-	-	(2,219) CAID
Health Partners	188,339	-	2,724	1,966	2,313	1,352	1,288	1,027	2,379	22,654	162,436 HMO
Other HMO	187,319	-	581	580	537	313	778	408	3,006	13,270	167,247 HMO
MCP Care/HUN Select	18,474	-	675	567	718	224	287	186	854	2,306	13,867 PPO
Managed MA	441,063	-	10,400	20,293	18,098	15,382	12,750	8,483	8,548	18,037	323,286 Mgd MA
MA Application-Self	48,576	-	10,138	5,538	1,267	4,671	1,993	1,308	978	12,210	8,475 SP
Blue Cross	938,167	-	16,482	22,403	21,044	15,287	16,143	26,163	31,972	285,588	521,078 BC
Commercial	188,881	-	4,293	5,018	3,435	2,613	2,070	4,781	5,649	33,640	123,343 Comm
HMO Capitalization	9,418	-	242	208	188	887	737	377	3,896	12,387	(8,443) HMO
Keystone East HMO	448,376	-	13,724	10,889	8,846	6,130	13,632	8,719	20,291	94,116	261,897 HMO
Patient Contracts-Self	35,428	-	10,446	4,534	2,855	743	1,106	18	(16)	13,014	2,625 Pl Contracts
Self Pay after Insurance	397,961	-	18,935	52,054	19,783	15,089	32,490	27,102	16,030	173,860	41,758 SP
HMO Regular	179,833	-	9,438	5,972	6,187	4,451	6,969	3,064	15,080	36,817	92,897 HMO
Self pay after MC	191,707	-	21,443	44,855	27,197	13,868	11,182	2,619	2,434	18,886	81,103 SP
Medicare	(1,843)	-	4,558	13,185	4,177	3,292	3,849	1,554	4,830	47,077	(1,090) Charity
Medicaid	388,212	-	22,101	22,488	9,735	15,044	13,492	18,590	15,623	170,729	266,882 CARE
MA Rejection	1,083	-	-	-	-	-	-	-	-	-	985 SP
Self pay	1,829,423	-	171,033	198,523	212,841	251,136	115,585	90,818	48,798	239,642	500,448 SP
Medicaid Out of State	26,155	-	596	1,506	286	1,055	839	329	1,605	6,126	13,680 CAID
Self pay after BC	353,754	-	9,438	18,181	35,459	28,953	21,590	17,182	42,228	48,179	132,586 SP
Workers Comp	136,883	-	2,818	2,829	4,278	4,221	3,672	4,080	7,438	36,092	70,578 WC/NF
MA Application-Self	76,119	-	-	-	8,538	10,057	16,966	13,687	6,857	15,308	4,898 SP
Charity Care	(4,200)	-	-	-	-	(187)	-	-	-	(3,378)	(247) Charity
Grand Total	8,497,182	-	331,359	433,136	388,238	396,431	278,769	233,182	252,278	1,288,218	2,885,560

DVOG  
Exhibit VIII - Cambio Bad Debt Reserve  
Allegheny East Falls

Financial Class	Total	IN & DNFB (Net)	0-30	31-60	61-90	91-120	121-150	151-180	181-210	211-240	241-270	271-300	301-330	331-360	361-390	391-420	421-450	451-480	481-510	511-540	541-570	571-600	601-630	631-660	661-690	691-720	721-750	751-780	781-810	811-840	841-870	871-900	901-930	931-960	961-990	991-1020	1021-1050	1051-1080	1081-1110	1111-1140	1141-1170	1171-1200	1201-1230	1231-1260	1261-1290	1291-1320	1321-1350	1351-1380	1381-1410	1411-1440	1441-1470	1471-1500	1501-1530	1531-1560	1561-1590	1591-1620	1621-1650	1651-1680	1681-1710	1711-1740	1741-1770	1771-1800	1801-1830	1831-1860	1861-1890	1891-1920	1921-1950	1951-1980	1981-2010	2011-2040	2041-2070	2071-2100	2101-2130	2131-2160	2161-2190	2191-2220	2221-2250	2251-2280	2281-2310	2311-2340	2341-2370	2371-2400	2401-2430	2431-2460	2461-2490	2491-2520	2521-2550	2551-2580	2581-2610	2611-2640	2641-2670	2671-2700	2701-2730	2731-2760	2761-2790	2791-2820	2821-2850	2851-2880	2881-2910	2911-2940	2941-2970	2971-3000	3001-3030	3031-3060	3061-3090	3091-3120	3121-3150	3151-3180	3181-3210	3211-3240	3241-3270	3271-3300	3301-3330	3331-3360	3361-3390	3391-3420	3421-3450	3451-3480	3481-3510	3511-3540	3541-3570	3571-3600	3601-3630	3631-3660	3661-3690	3691-3720	3721-3750	3751-3780	3781-3810	3811-3840	3841-3870	3871-3900	3901-3930	3931-3960	3961-3990	3991-4020	4021-4050	4051-4080	4081-4110	4111-4140	4141-4170	4171-4200	4201-4230	4231-4260	4261-4290	4291-4320	4321-4350	4351-4380	4381-4410	4411-4440	4441-4470	4471-4500	4501-4530	4531-4560	4561-4590	4591-4620	4621-4650	4651-4680	4681-4710	4711-4740	4741-4770	4771-4800	4801-4830	4831-4860	4861-4890	4891-4920	4921-4950	4951-4980	4981-5010	5011-5040	5041-5070	5071-5100	5101-5130	5131-5160	5161-5190	5191-5220	5221-5250	5251-5280	5281-5310	5311-5340	5341-5370	5371-5400	5401-5430	5431-5460	5461-5490	5491-5520	5521-5550	5551-5580	5581-5610	5611-5640	5641-5670	5671-5700	5701-5730	5731-5760	5761-5790	5791-5820	5821-5850	5851-5880	5881-5910	5911-5940	5941-5970	5971-6000	6001-6030	6031-6060	6061-6090	6091-6120	6121-6150	6151-6180	6181-6210	6211-6240	6241-6270	6271-6300	6301-6330	6331-6360	6361-6390	6391-6420	6421-6450	6451-6480	6481-6510	6511-6540	6541-6570	6571-6600	6601-6630	6631-6660	6661-6690	6691-6720	6721-6750	6751-6780	6781-6810	6811-6840	6841-6870	6871-6900	6901-6930	6931-6960	6961-6990	6991-7020	7021-7050	7051-7080	7081-7110	7111-7140	7141-7170	7171-7200	7201-7230	7231-7260	7261-7290	7291-7320	7321-7350	7351-7380	7381-7410	7411-7440	7441-7470	7471-7500	7501-7530	7531-7560	7561-7590	7591-7620	7621-7650	7651-7680	7681-7710	7711-7740	7741-7770	7771-7800	7801-7830	7831-7860	7861-7890	7891-7920	7921-7950	7951-7980	7981-8010	8011-8040	8041-8070	8071-8100	8101-8130	8131-8160	8161-8190	8191-8220	8221-8250	8251-8280	8281-8310	8311-8340	8341-8370	8371-8400	8401-8430	8431-8460	8461-8490	8491-8520	8521-8550	8551-8580	8581-8610	8611-8640	8641-8670	8671-8700	8701-8730	8731-8760	8761-8790	8791-8820	8821-8850	8851-8880	8881-8910	8911-8940	8941-8970	8971-9000	9001-9030	9031-9060	9061-9090	9091-9120	9121-9150	9151-9180	9181-9210	9211-9240	9241-9270	9271-9300	9301-9330	9331-9360	9361-9390	9391-9420	9421-9450	9451-9480	9481-9510	9511-9540	9541-9570	9571-9600	9601-9630	9631-9660	9661-9690	9691-9720	9721-9750	9751-9780	9781-9810	9811-9840	9841-9870	9871-9900	9901-9930	9931-9960	9961-9990	10001-10030	10031-10060	10061-10090	10091-10120	10121-10150	10151-10180	10181-10210	10211-10240	10241-10270	10271-10300	10301-10330	10331-10360	10361-10390	10391-10420	10421-10450	10451-10480	10481-10510	10511-10540	10541-10570	10571-10600	10601-10630	10631-10660	10661-10690	10691-10720	10721-10750	10751-10780	10781-10810	10811-10840	10841-10870	10871-10900	10901-10930	10931-10960	10961-10990	10991-11020	11021-11050	11051-11080	11081-11110	11111-11140	11141-11170	11171-11200	11201-11230	11231-11260	11261-11290	11291-11320	11321-11350	11351-11380	11381-11410	11411-11440	11441-11470	11471-11500	11501-11530	11531-11560	11561-11590	11591-11620	11621-11650	11651-11680	11681-11710	11711-11740	11741-11770	11771-11800	11801-11830	11831-11860	11861-11890	11891-11920	11921-11950	11951-11980	11981-12010	12011-12040	12041-12070	12071-12100	12101-12130	12131-12160	12161-12190	12191-12220	12221-12250	12251-12280	12281-12310	12311-12340	12341-12370	12371-12400	12401-12430	12431-12460	12461-12490	12491-12520	12521-12550	12551-12580	12581-12610	12611-12640	12641-12670	12671-12700	12701-12730	12731-12760	12761-12790	12791-12820	12821-12850	12851-12880	12881-12910	12911-12940	12941-12970	12971-13000	13001-13030	13031-13060	13061-13090	13091-13120	13121-13150	13151-13180	13181-13210	13211-13240	13241-13270	13271-13300	13301-13330	13331-13360	13361-13390	13391-13420	13421-13450	13451-13480	13481-13510	13511-13540	13541-13570	13571-13600	13601-13630	13631-13660	13661-13690	13691-13720	13721-13750	13751-13780	13781-13810	13811-13840	13841-13870	13871-13900	13901-13930	13931-13960	13961-13990	13991-14020	14021-14050	14051-14080	14081-14110	14111-14140	14141-14170	14171-14200	14201-14230	14231-14260	14261-14290	14291-14320	14321-14350	14351-14380	14381-14410	14411-14440	14441-14470	14471-14500	14501-14530	14531-14560	14561-14590	14591-14620	14621-14650	14651-14680	14681-14710	14711-14740	14741-14770	14771-14800	14801-14830	14831-14860	14861-14890	14891-14920	14921-14950	14951-14980	14981-15010	15011-15040	15041-15070	15071-15100	15101-15130	15131-15160	15161-15190	15191-15220	15221-15250	15251-15280	15281-15310	15311-15340	15341-15370	15371-15400	15401-15430	15431-15460	15461-15490	15491-15520	15521-15550	15551-15580	15581-15610	15611-15640	15641-15670	15671-15700	15701-15730	15731-15760	15761-15790	15791-15820	15821-15850	15851-15880	15881-15910	15911-15940	15941-15970	15971-16000	16001-16030	16031-16060	16061-16090	16091-16120	16121-16150	16151-16180	16181-16210	16211-16240	16241-16270	16271-16300	16301-16330	16331-16360	16361-16390	16391-16420	16421-16450	16451-16480	16481-16510	16511-16540	16541-16570	16571-16600	16601-16630	16631-16660	16661-16690	16691-16720	16721-16750	16751-16780	16781-16810	16811-16840	16841-16870	16871-16900	16901-16930	16931-16960	16961-16990	16991-17020	17021-17050	17051-17080	17081-17110	17111-17140	17141-17170	17171-17200	17201-17230	17231-17260	17261-17290	17291-17320	17321-17350	17351-17380	17381-17410	17411-17440	17441-17470	17471-17500	17501-17530	17531-17560	17561-17590	17591-17620	17621-17650	17651-17680	17681-17710	17711-17740	17741-17770	17771-17800	17801-17830	17831-17860	17861-17890	17891-17920	17921-17950	17951-17980	17981-18010	18011-18040	18041-18070	18071-18100	18101-18130	18131-18160	18161-18190	18191-18220	18221-18250	18251-18280	18281-18310	18311-18340	18341-18370	18371-18400	18401-18430	18431-18460	18461-18490	18491-18520	18521-18550	18551-18580	18581-18610	18611-18640	18641-18670	18671-18700	18701-18730	18731-18760	18761-18790	18791-18820	18821-18850	18851-18880	18881-18910	18911-18940	18941-18970	18971-19000	19001-19030	19031-19060	19061-19090	19091-19120	19121-19150	19151-19180	19181-19210	19211-19240	19241-19270	19271-19300	19301-19330	19331-19360	19361-19390	19391-19420	19421-19450	19451-19480	19481-19510	19511-19540	19541-19570	19571-19600	19601-19630	19631-19660	19661-19690	19691-19720	19721-19750	19751-19780	19781-19810	19811-19840	19841-19870	19871-19900	19901-19930	19931-19960	19961-19990	20001-20030	20031-20060	20061-20090	20091-20120	20121-20150	20151-20180	20181-20210	20211-20240	20241-20270	20271-20300	20301-20330	20331-20360	20361-20390	20391-20420	20421-20450	20451-20480	20481-20510	20511-20540	20541-20570	20571-20600	20601-20630	20631-20660	20661-20690	20691-20720	20721-20750	20751-20780	20781-20810	20811-20840	20841-20870	20871-20900	20901-20930	20931-20960	20961-20990	20991-21020	21021-21050	21051-21080	21081-21110	21111-21140	21141-21170	21171-21200	21201-21230	21231-21260	21261-21290	21291-21320	21321-21350	21351-21380	21381-21410	21411-21440	21441-21470	21471-21500	21501-21530	21531-21560	21561-21590	21591-21620	21621-21650	21651-21680	21681-21710	21711-21740	21741-21770	21771-21800	21801-21830	21831-21860	21861-21890	21891-21920	21921-21950	21951-21980	21981-22010	22011-22040	22041-22070	22071-22100	22101-22130	22131-22160	22161-22190	22191-22220	22221-22250	22251-22280	22281-22310	22311-22340	22341-22370	22371-22400	22401-22430	22431-22460	22461-22490	22491-22520	22521-22550	22551-22580	22581-22610	22611-22640	22641-22670	22671-22700	22701-22730	22731-22760	22761-22790	22791-22820	22821-22850	22851-22880	22881-22910	22911-22940	22941-22970	22971-23000	23001-23030	23031-23060	23061-23090	23091-23120	23121-23150	23151-23180	23181-23210	23211-23240	23241-23270	23271-23300	23301-23330	23331-23360	23361-23390	23391-23420	23421-23450	23451-23480	23481-23510	23511-23540	23541-23570	23571-23600	23601-23630	23631-23660	23661-23690	23691-23720	23721-23750	23751-23780	23781-23810	23811-23840	23841-23870	23871-23900	23901-23930	23931-23960	23961-23990	23991-24020	24021-24050	24051-24080	24081-24110	24111-24140	24141-24170	24171-24200	24201-24230	24231-24260	24261-
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DVOG  
Exhibit VIII - Cambio Bad Debt Reserve  
Allegheny East Falls

Financial Class	Total	IN & DNFB (Net)	0-30	31-60	61-90	91-120	121-180	181-210	211-365	366+
Blue Cross-Out of State	-	-	-	-	-	-	-	-	-	-
No Fault	-	-	-	-	-	-	-	-	-	-
Mother Infant Care	-	-	-	-	-	-	-	-	-	-
Health Partners	-	-	-	-	-	-	-	-	-	-
Other HMO	215,872	539	804	720	540	450	2,250	360	8,023	201,827
MCP Care/WH Select	28,552	-	-	-	-	-	784	-	3,083	25,675
Managed MA	107,114	1,568	1,616	999	3,080	156	126	-	4,990	96,000
MA Application-Self	382,478	862	-	1,374	728	2,273	234	1,850	28,587	345,008
Blue Cross	970,427	410,895	38,778	8,404	-	-	71,003	39,299	851	-
Commercial	932,732	3,502	3,038	7,042	6,457	10,205	-	4,812	6,686	884,654
HMO Capitalization	48,863	-	1,360	-	1,089	418	247	-	510	32,811
Keystone East HMO	180,536	-	2,407	212	-	1,897	509	9,548	8,432	90,580
Patient Contracts-Self	4,401	-	-	-	-	-	-	-	-	4,401
Self Pay after Insurance	45,052	-	-	-	-	-	-	-	-	45,052
HMO Regular	123,393	30	-	-	2,007	5,441	-	1,658	2,815	8,273
Self pay after MC	46,747	-	4,364	3,520	4,187	9,296	1,104	22,070	38,939	65,472
Hill Burton	1,092,248	-	2,856	406	9,870	81,793	55,371	113,715	33,456	181,287
Medicare	121,445	13,754	3,428	2,620	2,451	1,284	505	(299)	2,814	11,947
Medicaid	2,140,080	23,003	65,655	9,650	17,053	65,774	24,113	17,759	64,780	578,852
MA Rejection	-	-	-	-	-	-	-	-	-	1,252,408
Self pay	370,364	154,736	1,782	23,688	54,607	4,040	126,240	-	5,187	(82)
Medicaid Out of State	40,109	-	-	-	-	2,004	-	-	-	37,305
Self pay after BC	140,845	-	-	-	-	2,000	1,092	-	-	1,350
Workers Comp	1,550	-	-	-	-	-	-	-	-	-
MA Application-Self	985,390	36,978	443,338	201,503	87,981	20,380	139,420	35,832	-	-
Charity Care	289,869	-	-	-	210,469	-	21,328	-	-	-
Grand Total	7,830,190	645,785	570,453	280,085	418,835	207,888	480,384	246,584	188,317	1,050,330

Accounts Receivable Aging - Total Reserve

30-Jun-96

Financial Class	Total	IN & DNFB (Net)	0-30	31-60	61-90	91-120	121-180	181-210	211-365	366+
Blue Cross-Out of State	17,352	-	13,634	1,288	10,019	20,311	6,582	18,897	16,140	16,818
No Fault	578,302	307	-	-	-	-	-	-	-	578,302
Mother Infant Care	(2,401)	-	-	(13)	-	-	-	-	(14)	(2,219)
Health Partners	932,870	6,640	20,402	8,082	5,708	6,848	3,731	4,489	2,802	77,586
Other HMO	317,208	86	1,852	1,384	1,860	251	2,701	408	3,806	285,009
MCP Care/WH Select	153,022	16,898	3,850	1,522	4,261	684	2,425	368	13,507	40,439
Managed MA	1,262,155	4,536	18,242	28,159	22,193	23,791	15,032	12,245	42,854	59,939
MA Application-Self	2,046,084	17,954	58,887	54,376	1,709	5,775	74,099	41,145	8,486	31,430
Blue Cross	2,387,952	22,058	39,321	42,813	38,174	37,126	28,873	40,178	76,804	391,721
Commercial	358,288	3,807	25,578	30,143	18,606	4,611	4,738	4,878	6,425	50,370
HMO Capitalization	24,459	-	242	208	188	887	737	327	3,868	16,824
Keystone East HMO	853,668	9,843	30,101	23,678	16,234	16,186	20,047	22,301	48,488	187,354
Patient Contracts-Self	184,352	-	10,448	4,534	4,043	858	4,703	8,853	6,065	38,546
Self Pay after Insurance	671,395	-	18,835	5,094	40,007	43,903	85,291	42,733	41,930	243,043
HMO Regular	802,389	9,625	37,562	17,483	12,846	14,837	22,841	24,587	44,678	86,048
Self pay after MC	343,140	-	31,265	60,184	39,640	32,175	34,174	35,013	7,859	50,889
Hill Burton	1,080,405	-	2,103	408	8,870	81,783	55,371	113,715	33,456	181,287
Medicare	887,402	65,408	37,724	33,184	17,517	9,302	9,377	18,602	10,883	113,174
Medicaid	4,189,528	30,937	107,748	52,528	32,870	97,589	64,691	47,043	123,786	1,110,474
MA Rejection	1,053	-	-	-	-	-	118	-	-	960
Self pay	3,135,481	308,983	247,444	284,674	327,024	373,805	354,333	199,048	92,614	542,823
Medicaid Out of State	133,335	-	10,484	1,508	3,484	4,353	7,151	1,026	4,203	16,602
Self pay after BC	534,572	-	44,331	25,100	42,611	34,985	40,262	18,130	43,232	70,838
Workers Comp	337,329	6,592	15,899	27,083	14,147	7,708	11,146	10,828	8,583	89,541
MA Application-Self	3,798,333	58,588	1,204,774	650,881	344,753	308,881	972,731	48,498	6,857	184,008
Charity Care	324,186	-	28,592	210,055	(162)	21,328	16,091	13,744	23,500	9,048
Grand Total	23,384,036	2,302,418	1,981,891	1,363,708	1,221,828	1,127,821	1,480,878	838,285	885,443	3,711,804

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Exhibit VIII - Cambio Bad Debt Reserve  
Allegheny East Falls

Financial Class	Total	0-30	31-60	61-90	91-120	121-150	151-180	181-210	211-240	241-270	271-300	301-330	331-360	361-390	391-420	421-450	451-480	481-510	511-540	541-570	571-600	601-630	631-660	661-690	691-720	721-750	751-780	781-810	811-840	841-870	871-900	901-930	931-960	961-990	991-1020	1021-1050	1051-1080	1081-1110	1111-1140	1141-1170	1171-1200	1201-1230	1231-1260	1261-1290	1291-1320	1321-1350	1351-1380	1381-1410	1411-1440	1441-1470	1471-1500	1501-1530	1531-1560	1561-1590	1591-1620	1621-1650	1651-1680	1681-1710	1711-1740	1741-1770	1771-1800	1801-1830	1831-1860	1861-1890	1891-1920	1921-1950	1951-1980	1981-2010	2011-2040	2041-2070	2071-2100	2101-2130	2131-2160	2161-2190	2191-2220	2221-2250	2251-2280	2281-2310	2311-2340	2341-2370	2371-2400	2401-2430	2431-2460	2461-2490	2491-2520	2521-2550	2551-2580	2581-2610	2611-2640	2641-2670	2671-2700	2701-2730	2731-2760	2761-2790	2791-2820	2821-2850	2851-2880	2881-2910	2911-2940	2941-2970	2971-3000	3001-3030	3031-3060	3061-3090	3091-3120	3121-3150	3151-3180	3181-3210	3211-3240	3241-3270	3271-3300	3301-3330	3331-3360	3361-3390	3391-3420	3421-3450	3451-3480	3481-3510	3511-3540	3541-3570	3571-3600	3601-3630	3631-3660	3661-3690	3691-3720	3721-3750	3751-3780	3781-3810	3811-3840	3841-3870	3871-3900	3901-3930	3931-3960	3961-3990	3991-4020	4021-4050	4051-4080	4081-4110	4111-4140	4141-4170	4171-4200	4201-4230	4231-4260	4261-4290	4291-4320	4321-4350	4351-4380	4381-4410	4411-4440	4441-4470	4471-4500	4501-4530	4531-4560	4561-4590	4591-4620	4621-4650	4651-4680	4681-4710	4711-4740	4741-4770	4771-4800	4801-4830	4831-4860	4861-4890	4891-4920	4921-4950	4951-4980	4981-5010	5011-5040	5041-5070	5071-5100	5101-5130	5131-5160	5161-5190	5191-5220	5221-5250	5251-5280	5281-5310	5311-5340	5341-5370	5371-5400	5401-5430	5431-5460	5461-5490	5491-5520	5521-5550	5551-5580	5581-5610	5611-5640	5641-5670	5671-5700	5701-5730	5731-5760	5761-5790	5791-5820	5821-5850	5851-5880	5881-5910	5911-5940	5941-5970	5971-6000	6001-6030	6031-6060	6061-6090	6091-6120	6121-6150	6151-6180	6181-6210	6211-6240	6241-6270	6271-6300	6301-6330	6331-6360	6361-6390	6391-6420	6421-6450	6451-6480	6481-6510	6511-6540	6541-6570	6571-6600	6601-6630	6631-6660	6661-6690	6691-6720	6721-6750	6751-6780	6781-6810	6811-6840	6841-6870	6871-6900	6901-6930	6931-6960	6961-6990	6991-7020	7021-7050	7051-7080	7081-7110	7111-7140	7141-7170	7171-7200	7201-7230	7231-7260	7261-7290	7291-7320	7321-7350	7351-7380	7381-7410	7411-7440	7441-7470	7471-7500	7501-7530	7531-7560	7561-7590	7591-7620	7621-7650	7651-7680	7681-7710	7711-7740	7741-7770	7771-7800	7801-7830	7831-7860	7861-7890	7891-7920	7921-7950	7951-7980	7981-8010	8011-8040	8041-8070	8071-8100	8101-8130	8131-8160	8161-8190	8191-8220	8221-8250	8251-8280	8281-8310	8311-8340	8341-8370	8371-8400	8401-8430	8431-8460	8461-8490	8491-8520	8521-8550	8551-8580	8581-8610	8611-8640	8641-8670	8671-8700	8701-8730	8731-8760	8761-8790	8791-8820	8821-8850	8851-8880	8881-8910	8911-8940	8941-8970	8971-9000	9001-9030	9031-9060	9061-9090	9091-9120	9121-9150	9151-9180	9181-9210	9211-9240	9241-9270	9271-9300	9301-9330	9331-9360	9361-9390	9391-9420	9421-9450	9451-9480	9481-9510	9511-9540	9541-9570	9571-9600	9601-9630	9631-9660	9661-9690	9691-9720	9721-9750	9751-9780	9781-9810	9811-9840	9841-9870	9871-9900	9901-9930	9931-9960	9961-9990	10001-10030	10031-10060	10061-10090	10091-10120	10121-10150	10151-10180	10181-10210	10211-10240	10241-10270	10271-10300	10301-10330	10331-10360	10361-10390	10391-10420	10421-10450	10451-10480	10481-10510	10511-10540	10541-10570	10571-10600	10601-10630	10631-10660	10661-10690	10691-10720	10721-10750	10751-10780	10781-10810	10811-10840	10841-10870	10871-10900	10901-10930	10931-10960	10961-10990	10991-11020	11021-11050	11051-11080	11081-11110	11111-11140	11141-11170	11171-11200	11201-11230	11231-11260	11261-11290	11291-11320	11321-11350	11351-11380	11381-11410	11411-11440	11441-11470	11471-11500	11501-11530	11531-11560	11561-11590	11591-11620	11621-11650	11651-11680	11681-11710	11711-11740	11741-11770	11771-11800	11801-11830	11831-11860	11861-11890	11891-11920	11921-11950	11951-11980	11981-12010	12011-12040	12041-12070	12071-12100	12101-12130	12131-12160	12161-12190	12191-12220	12221-12250	12251-12280	12281-12310	12311-12340	12341-12370	12371-12400	12401-12430	12431-12460	12461-12490	12491-12520	12521-12550	12551-12580	12581-12610	12611-12640	12641-12670	12671-12700	12701-12730	12731-12760	12761-12790	12791-12820	12821-12850	12851-12880	12881-12910	12911-12940	12941-12970	12971-13000	13001-13030	13031-13060	13061-13090	13091-13120	13121-13150	13151-13180	13181-13210	13211-13240	13241-13270	13271-13300	13301-13330	13331-13360	13361-13390	13391-13420	13421-13450	13451-13480	13481-13510	13511-13540	13541-13570	13571-13600	13601-13630	13631-13660	13661-13690	13691-13720	13721-13750	13751-13780	13781-13810	13811-13840	13841-13870	13871-13900	13901-13930	13931-13960	13961-13990	13991-14020	14021-14050	14051-14080	14081-14110	14111-14140	14141-14170	14171-14200	14201-14230	14231-14260	14261-14290	14291-14320	14321-14350	14351-14380	14381-14410	14411-14440	14441-14470	14471-14500	14501-14530	14531-14560	14561-14590	14591-14620	14621-14650	14651-14680	14681-14710	14711-14740	14741-14770	14771-14800	14801-14830	14831-14860	14861-14890	14891-14920	14921-14950	14951-14980	14981-15010	15011-15040	15041-15070	15071-15100	15101-15130	15131-15160	15161-15190	15191-15220	15221-15250	15251-15280	15281-15310	15311-15340	15341-15370	15371-15400	15401-15430	15431-15460	15461-15490	15491-15520	15521-15550	15551-15580	15581-15610	15611-15640	15641-15670	15671-15700	15701-15730	15731-15760	15761-15790	15791-15820	15821-15850	15851-15880	15881-15910	15911-15940	15941-15970	15971-16000	16001-16030	16031-16060	16061-16090	16091-16120	16121-16150	16151-16180	16181-16210	16211-16240	16241-16270	16271-16300	16301-16330	16331-16360	16361-16390	16391-16420	16421-16450	16451-16480	16481-16510	16511-16540	16541-16570	16571-16600	16601-16630	16631-16660	16661-16690	16691-16720	16721-16750	16751-16780	16781-16810	16811-16840	16841-16870	16871-16900	16901-16930	16931-16960	16961-16990	16991-17020	17021-17050	17051-17080	17081-17110	17111-17140	17141-17170	17171-17200	17201-17230	17231-17260	17261-17290	17291-17320	17321-17350	17351-17380	17381-17410	17411-17440	17441-17470	17471-17500	17501-17530	17531-17560	17561-17590	17591-17620	17621-17650	17651-17680	17681-17710	17711-17740	17741-17770	17771-17800	17801-17830	17831-17860	17861-17890	17891-17920	17921-17950	17951-17980	17981-18010	18011-18040	18041-18070	18071-18100	18101-18130	18131-18160	18161-18190	18191-18220	18221-18250	18251-18280	18281-18310	18311-18340	18341-18370	18371-18400	18401-18430	18431-18460	18461-18490	18491-18520	18521-18550	18551-18580	18581-18610	18611-18640	18641-18670	18671-18700	18701-18730	18731-18760	18761-18790	18791-18820	18821-18850	18851-18880	18881-18910	18911-18940	18941-18970	18971-19000	19001-19030	19031-19060	19061-19090	19091-19120	19121-19150	19151-19180	19181-19210	19211-19240	19241-19270	19271-19300	19301-19330	19331-19360	19361-19390	19391-19420	19421-19450	19451-19480	19481-19510	19511-19540	19541-19570	19571-19600	19601-19630	19631-19660	19661-19690	19691-19720	19721-19750	19751-19780	19781-19810	19811-19840	19841-19870	19871-19900	19901-19930	19931-19960	19961-19990	20001-20030	20031-20060	20061-20090	20091-20120	20121-20150	20151-20180	20181-20210	20211-20240	20241-20270	20271-20300	20301-20330	20331-20360	20361-20390	20391-20420	20421-20450	20451-20480	20481-20510	20511-20540	20541-20570	20571-20600	20601-20630	20631-20660	20661-20690	20691-20720	20721-20750	20751-20780	20781-20810	20811-20840	20841-20870	20871-20900	20901-20930	20931-20960	20961-20990	20991-21020	21021-21050	21051-21080	21081-21110	21111-21140	21141-21170	21171-21200	21201-21230	21231-21260	21261-21290	21291-21320	21321-21350	21351-21380	21381-21410	21411-21440	21441-21470	21471-21500	21501-21530	21531-21560	21561-21590	21591-21620	21621-21650	21651-21680	21681-21710	21711-21740	21741-21770	21771-21800	21801-21830	21831-21860	21861-21890	21891-21920	21921-21950	21951-21980	21981-22010	22011-22040	22041-22070	22071-22100	22101-22130	22131-22160	22161-22190	22191-22220	22221-22250	22251-22280	22281-22310	22311-22340	22341-22370	22371-22400	22401-22430	22431-22460	22461-22490	22491-22520	22521-22550	22551-22580	22581-22610	22611-22640	22641-22670	22671-22700	22701-22730	22731-22760	22761-22790	22791-22820	22821-22850	22851-22880	22881-22910	22911-22940	22941-22970	22971-23000	23001-23030	23031-23060	23061-23090	23091-23120	23121-23150	23151-23180	23181-23210	23211-23240	23241-23270	23271-23300	23301-23330	23331-23360	23361-23390	23391-23420	23421-23450	23451-23480	23481-23510	23511-23540	23541-23570	23571-23600	23601-23630	23631-23660	23661-23690	23691-23720	23721-23750	23751-23780	23781-23810	23811-23840	23841-23870	23871-23900	23901-23930	23931-23960	23961-23990	23991-24020	24021-24050	24051-24080	24081-24110	24111-24140	24141-24170	24171-24200	24201-24230	24231-24260	24261-24290	242
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DVOG  
Exhibit VIII - Cambio Bad Debt Reserve  
Allegheny East Falls

Financial Class	Total	0-30	31-60	61-90	91-120	121-150	151-180	181-210	211-240	241-270	271-300	301-330	331-360	361-390	391-420	421-450	451-480	481-510	511-540	541-570	571-600	601-630	631-660	661-690	691-720	721-750	751-780	781-810	811-840	841-870	871-900	901-930	931-960	961-990	991-1020	1021-1050	1051-1080	1081-1110	1111-1140	1141-1170	1171-1200	1201-1230	1231-1260	1261-1290	1291-1320	1321-1350	1351-1380	1381-1410	1411-1440	1441-1470	1471-1500	1501-1530	1531-1560	1561-1590	1591-1620	1621-1650	1651-1680	1681-1710	1711-1740	1741-1770	1771-1800	1801-1830	1831-1860	1861-1890	1891-1920	1921-1950	1951-1980	1981-2010	2011-2040	2041-2070	2071-2100	2101-2130	2131-2160	2161-2190	2191-2220	2221-2250	2251-2280	2281-2310	2311-2340	2341-2370	2371-2400	2401-2430	2431-2460	2461-2490	2491-2520	2521-2550	2551-2580	2581-2610	2611-2640	2641-2670	2671-2700	2701-2730	2731-2760	2761-2790	2791-2820	2821-2850	2851-2880	2881-2910	2911-2940	2941-2970	2971-3000	3001-3030	3031-3060	3061-3090	3091-3120	3121-3150	3151-3180	3181-3210	3211-3240	3241-3270	3271-3300	3301-3330	3331-3360	3361-3390	3391-3420	3421-3450	3451-3480	3481-3510	3511-3540	3541-3570	3571-3600	3601-3630	3631-3660	3661-3690	3691-3720	3721-3750	3751-3780	3781-3810	3811-3840	3841-3870	3871-3900	3901-3930	3931-3960	3961-3990	3991-4020	4021-4050	4051-4080	4081-4110	4111-4140	4141-4170	4171-4200	4201-4230	4231-4260	4261-4290	4291-4320	4321-4350	4351-4380	4381-4410	4411-4440	4441-4470	4471-4500	4501-4530	4531-4560	4561-4590	4591-4620	4621-4650	4651-4680	4681-4710	4711-4740	4741-4770	4771-4800	4801-4830	4831-4860	4861-4890	4891-4920	4921-4950	4951-4980	4981-5010	5011-5040	5041-5070	5071-5100	5101-5130	5131-5160	5161-5190	5191-5220	5221-5250	5251-5280	5281-5310	5311-5340	5341-5370	5371-5400	5401-5430	5431-5460	5461-5490	5491-5520	5521-5550	5551-5580	5581-5610	5611-5640	5641-5670	5671-5700	5701-5730	5731-5760	5761-5790	5791-5820	5821-5850	5851-5880	5881-5910	5911-5940	5941-5970	5971-6000	6001-6030	6031-6060	6061-6090	6091-6120	6121-6150	6151-6180	6181-6210	6211-6240	6241-6270	6271-6300	6301-6330	6331-6360	6361-6390	6391-6420	6421-6450	6451-6480	6481-6510	6511-6540	6541-6570	6571-6600	6601-6630	6631-6660	6661-6690	6691-6720	6721-6750	6751-6780	6781-6810	6811-6840	6841-6870	6871-6900	6901-6930	6931-6960	6961-6990	6991-7020	7021-7050	7051-7080	7081-7110	7111-7140	7141-7170	7171-7200	7201-7230	7231-7260	7261-7290	7291-7320	7321-7350	7351-7380	7381-7410	7411-7440	7441-7470	7471-7500	7501-7530	7531-7560	7561-7590	7591-7620	7621-7650	7651-7680	7681-7710	7711-7740	7741-7770	7771-7800	7801-7830	7831-7860	7861-7890	7891-7920	7921-7950	7951-7980	7981-8010	8011-8040	8041-8070	8071-8100	8101-8130	8131-8160	8161-8190	8191-8220	8221-8250	8251-8280	8281-8310	8311-8340	8341-8370	8371-8400	8401-8430	8431-8460	8461-8490	8491-8520	8521-8550	8551-8580	8581-8610	8611-8640	8641-8670	8671-8700	8701-8730	8731-8760	8761-8790	8791-8820	8821-8850	8851-8880	8881-8910	8911-8940	8941-8970	8971-9000	9001-9030	9031-9060	9061-9090	9091-9120	9121-9150	9151-9180	9181-9210	9211-9240	9241-9270	9271-9300	9301-9330	9331-9360	9361-9390	9391-9420	9421-9450	9451-9480	9481-9510	9511-9540	9541-9570	9571-9600	9601-9630	9631-9660	9661-9690	9691-9720	9721-9750	9751-9780	9781-9810	9811-9840	9841-9870	9871-9900	9901-9930	9931-9960	9961-9990	9991-10020	10021-10050	10051-10080	10081-10110	10111-10140	10141-10170	10171-10200	10201-10230	10231-10260	10261-10290	10291-10320	10321-10350	10351-10380	10381-10410	10411-10440	10441-10470	10471-10500	10501-10530	10531-10560	10561-10590	10591-10620	10621-10650	10651-10680	10681-10710	10711-10740	10741-10770	10771-10800	10801-10830	10831-10860	10861-10890	10891-10920	10921-10950	10951-10980	10981-11010	11011-11040	11041-11070	11071-11100	11101-11130	11131-11160	11161-11190	11191-11220	11221-11250	11251-11280	11281-11310	11311-11340	11341-11370	11371-11400	11401-11430	11431-11460	11461-11490	11491-11520	11521-11550	11551-11580	11581-11610	11611-11640	11641-11670	11671-11700	11701-11730	11731-11760	11761-11790	11791-11820	11821-11850	11851-11880	11881-11910	11911-11940	11941-11970	11971-12000	12001-12030	12031-12060	12061-12090	12091-12120	12121-12150	12151-12180	12181-12210	12211-12240	12241-12270	12271-12300	12301-12330	12331-12360	12361-12390	12391-12420	12421-12450	12451-12480	12481-12510	12511-12540	12541-12570	12571-12600	12601-12630	12631-12660	12661-12690	12691-12720	12721-12750	12751-12780	12781-12810	12811-12840	12841-12870	12871-12900	12901-12930	12931-12960	12961-12990	12991-13020	13021-13050	13051-13080	13081-13110	13111-13140	13141-13170	13171-13200	13201-13230	13231-13260	13261-13290	13291-13320	13321-13350	13351-13380	13381-13410	13411-13440	13441-13470	13471-13500	13501-13530	13531-13560	13561-13590	13591-13620	13621-13650	13651-13680	13681-13710	13711-13740	13741-13770	13771-13800	13801-13830	13831-13860	13861-13890	13891-13920	13921-13950	13951-13980	13981-14010	14011-14040	14041-14070	14071-14100	14101-14130	14131-14160	14161-14190	14191-14220	14221-14250	14251-14280	14281-14310	14311-14340	14341-14370	14371-14400	14401-14430	14431-14460	14461-14490	14491-14520	14521-14550	14551-14580	14581-14610	14611-14640	14641-14670	14671-14700	14701-14730	14731-14760	14761-14790	14791-14820	14821-14850	14851-14880	14881-14910	14911-14940	14941-14970	14971-15000	15001-15030	15031-15060	15061-15090	15091-15120	15121-15150	15151-15180	15181-15210	15211-15240	15241-15270	15271-15300	15301-15330	15331-15360	15361-15390	15391-15420	15421-15450	15451-15480	15481-15510	15511-15540	15541-15570	15571-15600	15601-15630	15631-15660	15661-15690	15691-15720	15721-15750	15751-15780	15781-15810	15811-15840	15841-15870	15871-15900	15901-15930	15931-15960	15961-15990	15991-16020	16021-16050	16051-16080	16081-16110	16111-16140	16141-16170	16171-16200	16201-16230	16231-16260	16261-16290	16291-16320	16321-16350	16351-16380	16381-16410	16411-16440	16441-16470	16471-16500	16501-16530	16531-16560	16561-16590	16591-16620	16621-16650	16651-16680	16681-16710	16711-16740	16741-16770	16771-16800	16801-16830	16831-16860	16861-16890	16891-16920	16921-16950	16951-16980	16981-17010	17011-17040	17041-17070	17071-17100	17101-17130	17131-17160	17161-17190	17191-17220	17221-17250	17251-17280	17281-17310	17311-17340	17341-17370	17371-17400	17401-17430	17431-17460	17461-17490	17491-17520	17521-17550	17551-17580	17581-17610	17611-17640	17641-17670	17671-17700	17701-17730	17731-17760	17761-17790	17791-17820	17821-17850	17851-17880	17881-17910	17911-17940	17941-17970	17971-18000	18001-18030	18031-18060	18061-18090	18091-18120	18121-18150	18151-18180	18181-18210	18211-18240	18241-18270	18271-18300	18301-18330	18331-18360	18361-18390	18391-18420	18421-18450	18451-18480	18481-18510	18511-18540	18541-18570	18571-18600	18601-18630	18631-18660	18661-18690	18691-18720	18721-18750	18751-18780	18781-18810	18811-18840	18841-18870	18871-18900	18901-18930	18931-18960	18961-18990	18991-19020	19021-19050	19051-19080	19081-19110	19111-19140	19141-19170	19171-19200	19201-19230	19231-19260	19261-19290	19291-19320	19321-19350	19351-19380	19381-19410	19411-19440	19441-19470	19471-19500	19501-19530	19531-19560	19561-19590	19591-19620	19621-19650	19651-19680	19681-19710	19711-19740	19741-19770	19771-19800	19801-19830	19831-19860	19861-19890	19891-19920	19921-19950	19951-19980	19981-20010	20011-20040	20041-20070	20071-20100	20101-20130	20131-20160	20161-20190	20191-20220	20221-20250	20251-20280	20281-20310	20311-20340	20341-20370	20371-20400	20401-20430	20431-20460	20461-20490	20491-20520	20521-20550	20551-20580	20581-20610	20611-20640	20641-20670	20671-20700	20701-20730	20731-20760	20761-20790	20791-20820	20821-20850	20851-20880	20881-20910	20911-20940	20941-20970	20971-21000	21001-21030	21031-21060	21061-21090	21091-21120	21121-21150	21151-21180	21181-21210	21211-21240	21241-21270	21271-21300	21301-21330	21331-21360	21361-21390	21391-21420	21421-21450	21451-21480	21481-21510	21511-21540	21541-21570	21571-21600	21601-21630	21631-21660	21661-21690	21691-21720	21721-21750	21751-21780	21781-21810	21811-21840	21841-21870	21871-21900	21901-21930	21931-21960	21961-21990	21991-22020	22021-22050	22051-22080	22081-22110	22111-22140	22141-22170	22171-22200	22201-22230	22231-22260	22261-22290	22291-22320	22321-22350	22351-22380	22381-22410	22411-22440	22441-22470	22471-22500	22501-22530	22531-22560	22561-22590	22591-22620	22621-22650	22651-22680	22681-22710	22711-22740	22741-22770	22771-22800	22801-22830	22831-22860	22861-22890	22891-22920	22921-22950	22951-22980	22981-23010	23011-23040	23041-23070	23071-23100	23101-23130	23131-23160	23161-23190	23191-23220	23221-23250	23251-23280	23281-23310	23311-23340	23341-23370	23371-23400	23401-23430	23431-23460	23461-23490	23491-23520	23521-23550	23551-23580	23581-23610	23611-23640	23641-23670	23671-23700	23701-23730	23731-23760	23761-23790	23791-23820	23821-23850	23851-23880	23881-23910	23911-23940	23941-23970	23971-24000	24001-24030	24031-24060	24061-24090	24091-24120	24121-24150	24151-24180	24181-24210	24211-24240	24241-24270	2427
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DVOG  
Exhibit VIII - Cambio Bad Debt Reserve  
Elkins Park

Inpatient Reserve Percentages Financial Class	Invision Accounts									
	IH & DNFB (Net)	0 - 30	31 - 60	61 - 90	91 - 120	121 - 180	181 - 180	181 - 270	271 - 365	366+
Medicaid	5%	20%	20%	20%	30%	30%	50%	75%	100%	100%
Blue Cross	2%	2%	3%	3%	4%	5%	5%	80%	100%	100%
Commercial	5%	5%	5%	6%	7%	8%	10%	80%	100%	100%
Direct Contracting	2%	2%	5%	5%	10%	10%	15%	50%	100%	100%
Charity Care	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
HMO	2%	2%	2%	2%	5%	5%	10%	75%	100%	100%
Patient Contracts	90%	90%	90%	90%	90%	90%	90%	100%	100%	100%
Medicare	2%	3%	3%	3%	5%	5%	10%	50%	100%	100%
Managed MA	5%	20%	20%	20%	30%	30%	50%	75%	100%	100%
PPO - Preferred Provider	2%	2%	2%	2%	5%	5%	10%	80%	100%	100%
Self Pay	90%	90%	90%	90%	90%	90%	90%	100%	100%	100%
Workers Comp/No Fault	10%	10%	10%	15%	15%	25%	25%	50%	100%	100%

  

Outpatient Reserve Percentages Financial Class	Invision Accounts									
	IH & DNFB (Net)	0 - 30	31 - 60	61 - 90	91 - 120	121 - 180	181 - 180	181 - 270	271 - 365	366+
Medicaid	20%	20%	30%	30%	50%	50%	75%	90%	100%	100%
Blue Cross	5%	5%	5%	10%	10%	10%	20%	80%	100%	100%
Commercial	5%	5%	10%	10%	10%	15%	20%	90%	100%	100%
Direct Contracting	2%	2%	5%	5%	10%	10%	15%	80%	100%	100%
Charity Care	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
HMO	2%	5%	5%	6%	8%	10%	10%	90%	100%	100%
Patient Contracts	90%	90%	90%	90%	90%	90%	90%	100%	100%	100%
Medicare	10%	10%	10%	10%	10%	10%	10%	75%	100%	100%
Managed MA	20%	20%	30%	30%	50%	50%	100%	80%	100%	100%
PPO - Preferred Provider	2%	2%	2%	2%	5%	5%	10%	90%	100%	100%
Self Pay	90%	90%	90%	90%	90%	90%	90%	100%	100%	100%
Workers Comp/No Fault	10%	10%	10%	15%	15%	25%	25%	75%	100%	100%

DVOG  
Exhibit VIII - Cambio Bad Debt Reserve  
Elkins Park

Financial Class	Total	HI & DNFB (Net)	Invision Accounts									
			0 - 30	31 - 60	61 - 90	91 - 120	121 - 180	181 - 190	191 - 360	360+		
Medicaid	164,591	2,840	51,690	40,877	11,497	17,168	17,419	12,287	11,014	-	-	
Blue Cross	16,863	2,028	3,244	1,742	1,814	841	387	218	6,608	-	-	
Commercial	36,812	185	8,885	7,813	2,071	1,334	60	74	18,380	-	-	
Direct Contracting	6,392	-	671	697	1,898	3,128	-	-	-	-	-	
Charity Care	-	-	-	-	-	-	-	-	-	-	-	
HMO	112,312	2,332	12,279	9,553	4,887	298	8,214	7,721	89,248	-	-	
Patient Contracts	11,413	-	-	-	657	186	8,242	2,057	2,270	-	-	
Medicare	129,945	9,897	40,559	8,732	3,083	8,351	3,493	8,156	47,876	-	-	
Managed MA	66,634	4,531	13,882	9,048	9,886	3,302	3,335	16,378	6,491	-	-	
PPO - Preferred Provider	22,298	828	3,859	1,707	799	4,999	1,512	5,478	3,118	-	-	
Self Pay	808,058	12,685	82,493	88,426	99,394	109,967	100,198	142,693	195,202	-	-	
Workers Comp/No Fault	19,144	1,092	5,315	7,739	3,480	801	(3,346)	4,093	-	-	-	
GRAND TOTAL	1,394,461	30,418	202,857	176,133	139,047	147,375	135,484	199,122	358,014	-	-	

Reserve Percentages for the Cambio Methodology are applied to the Aging by Discharge Date as appropriate per Industry standards

Reserve Percentages for the Cambio Methodology are applied to the Aging by Discharge Date as appropriate per industry standards

Accounts Receivable Reserve Based on Cambio Percentages - Outpatient  
30-Jun-96

Financial Class	Total	HI & DNFB (Net)	Reserve Percentages for the Cambio Methodology are applied to the Aging by Service Date as appropriate per industry standards										
			0 - 30	31 - 60	61 - 90	91 - 120	121 - 150	151 - 180	181 - 360	360+			
Medicaid	66,694	2,808	5,442	6,599	5,000	7,172	10,775	17,624	11,473	-	-		
Blue Cross	93,857	11,402	17,428	6,473	6,413	4,266	5,583	7,778	34,314	-	-		
Commercial	120,030	4,095	6,047	10,126	9,798	4,808	11,722	9,919	83,714	-	-		
Direct Contracting	22,352	-	1,183	3,046	2,807	1,997	4,055	3,989	5,574	-	-		
Charity Care	-	-	-	-	-	-	-	-	-	-	-		
HMO	404,827	4,020	57,066	40,065	37,807	23,658	31,337	21,362	186,311	-	-		
Patient Contracts	5,005	-	-	-	-	201	4,516	827	281	-	-		
Medicare	95,681	11,905	24,947	11,885	8,495	5,346	3,710	26,954	69	-	-		
Managed MA	168,985	2,275	18,325	18,960	20,514	21,195	27,196	41,982	20,538	-	-		
PPO - Preferred Provider	80,260	2,084	10,789	4,260	2,897	5,037	3,473	8,653	53,288	-	-		
Self Pay	787,228	1,248	88,545	85,850	138,929	157,280	137,391	101,777	76,106	-	-		
Workers Comp/No Fault	61,851	5,772	9,890	5,002	7,237	4,797	11,889	5,638	12,538	-	-		
GRAND TOTAL	1,916,970	45,411	236,732	192,368	237,066	234,313	253,282	223,058	484,071	69	-		

Reserve Percentages for the Cambio Methodology are applied to the Aging by Service Date as appropriate per industry standards

Accounts Receivable Reserve Based on Cambio Percentages - PatCom Inpatient  
30-Jun-96

Financial Class	Total	HI & DNFB (Net)	PATCOM Accounts									
			0 - 30	31 - 60	61 - 90	91 - 120	121 - 150	151 - 180	181 - 270	366+		
Medicaid	154,467	-	114	-	-	-	-	-	118,615	34,738	-	
Blue Cross	1,036,955	-	124	-	-	-	-	-	293,799	743,032	-	
Commercial	140,206	-	(3,861)	-	-	-	-	-	95,958	48,130	-	
Direct Contracting	10,830	-	-	-	-	-	-	-	-	10,830	-	
Charity Care	-	-	-	-	-	-	-	-	-	-	-	
HMO	297,025	-	80	-	-	-	-	-	172,636	124,309	-	
Patient Contracts	-	-	-	-	-	-	-	-	-	-	-	
Medicare	584,023	-	156	-	-	-	-	-	286,231	317,636	-	
Managed MA	16,816	-	57	-	-	-	-	-	24,010	(7,251)	-	
PPO - Preferred Provider	230,665	-	109	-	-	-	-	-	136,875	91,701	-	
Self Pay	464,426	-	4,064	-	-	-	-	-	408,714	50,648	-	
Workers Comp/No Fault	20,795	-	44	-	-	-	-	-	13,292	7,490	-	
GRAND TOTAL	2,958,228	-	866	-	-	-	-	-	1,534,089	1,421,263	-	

DVOG  
Exhibit VIII - Cambio Bad Debt Reserve  
Elkins Park

Financial Class	Total	IH & DNFB (Net)	PATCOM Accounts									
			0 - 30	31 - 60	61 - 90	91 - 120	121 - 180	181 - 180	181 - 270	366+		
Medicaid	87,197	-	-	-	-	-	-	-	-	-	-	-
Blue Cross	890,882	-	107	-	-	-	-	-	71,912	15,178	-	-
Commercial	652,826	-	641	-	-	-	-	-	639,307	251,034	-	-
Dired Contracting	3,346	-	348	-	-	-	-	-	447,808	234,472	-	-
Charity Care	-	-	-	-	-	-	-	-	1,842	1,504	-	-
HMO	670,640	-	459	-	-	-	-	-	426,909	243,272	-	-
Patient Contracts	-	-	-	-	-	-	-	-	-	-	-	-
Medicare	519,834	-	1,159	-	-	-	-	-	292,702	225,773	-	-
Managed MA	172,981	-	339	-	-	-	-	-	89,482	103,161	-	-
PPO - Preferred Provider	400,302	-	125	-	-	-	-	-	186,184	274,953	-	-
Self Pay	704,572	-	2,598	-	-	-	-	-	485,263	208,711	-	-
Workers Comp/No Fault	555,306	-	125	-	-	-	-	-	242,512	312,889	-	-
GRAND TOTAL	4,747,827	-	5,901	-	-	-	-	-	2,873,899	1,867,827	-	-

Accounts Receivable Reserve Based on Cambio Percentages - PatCom Rehab  
30-Jun-96

Financial Class	Total	IH & DNFB (Net)	0 - 30	31 - 60	61 - 90	91 - 120	121 - 180	181 - 180	181 - 270	366+
Medicaid	49,857	-	-	-	-	-	-	-	35,111	14,546
Blue Cross	146,932	-	-	-	-	-	-	-	53,805	93,327
Commercial	81,718	-	-	-	-	-	-	-	80,899	819
Dired Contracting	-	-	-	-	-	-	-	-	-	-
Charity Care	-	-	-	-	-	-	-	-	-	-
HMO	68,775	-	-	-	-	-	-	-	47,421	19,354
Patient Contracts	-	-	-	-	-	-	-	-	-	-
Medicare	190,704	-	-	-	-	-	-	-	138,087	42,807
Managed MA	173,436	-	-	-	-	-	-	-	5,145	168,291
PPO - Preferred Provider	19,007	-	-	-	-	-	-	-	15,217	3,790
Self Pay	50,710	-	551	-	-	-	-	-	85,085	(34,926)
Workers Comp/No Fault	32,723	-	-	-	-	-	-	-	28,172	8,551
GRAND TOTAL	801,880	-	551	-	-	-	-	-	488,750	314,359

DVOG  
Exhibit VIII - Cambio Bad Debt Reserve  
Elkins Park

Financial Class	Total Invision and PATCOM Accounts									
	Total	IH & DNFB (Net)	0 - 30	31 - 60	61 - 90	91 - 120	121 - 150	151 - 180	181 - 270	385+
Medicaid	522,805	5,448	57,354	47,276	16,497	24,340	26,194	29,911	246,125	64,462
Blue Cross	2,185,369	13,430	21,437	6,216	8,227	5,107	5,950	7,996	1,027,634	1,087,393
Commercial	1,061,394	4,280	11,398	17,939	11,870	5,943	11,782	9,893	704,768	283,421
Dired Contracting	42,920	-	1,354	3,745	4,703	4,825	4,055	3,989	7,415	12,334
Charity Care	-	-	-	-	-	-	-	-	-	-
HMO	1,551,378	8,352	69,884	49,616	42,474	23,958	37,551	29,083	905,524	388,935
Patient Contracts	17,018	-	-	-	657	387	10,759	2,685	2,531	-
Medicare	1,509,986	21,802	66,821	20,617	9,547	12,752	8,838	11,866	771,659	586,085
Managed MA	588,832	6,806	30,583	28,007	30,203	24,497	30,531	56,360	125,644	264,201
PPO - Preferred Provider	822,611	2,912	14,862	5,967	3,496	10,036	4,965	14,128	306,682	369,544
Self Pay	2,814,993	13,854	158,251	174,376	236,324	264,247	237,589	244,470	1,261,370	222,433
Workers Comp/No Fault	689,619	6,864	14,463	12,741	10,716	5,598	8,543	9,701	294,483	328,710
GRAND TOTAL	11,816,946	81,828	446,908	366,501	376,713	381,609	388,777	422,180	5,746,834	3,603,518

Accounts Receivable Net of Reserve - Inpatient  
30-Jun-96

Financial Class	Invision Accounts									
	Total	IH & DNFB (Net)	0 - 30	31 - 60	61 - 90	91 - 120	121 - 150	151 - 180	181 - 270	385+
Medicaid	566,091	53,987	206,761	162,707	45,986	40,058	40,644	12,287	3,671	-
Blue Cross	406,270	99,372	158,951	56,336	58,658	20,180	6,977	4,145	1,852	-
Commercial	376,403	3,506	168,612	146,453	32,451	17,727	684	684	4,067	-
Dired Contracting	110,303	-	32,892	13,239	36,016	26,154	-	-	-	-
Charity Care	-	-	-	-	-	-	-	-	-	-
HMO	1,829,027	114,257	601,675	488,092	228,684	5,688	116,062	69,486	23,083	-
Patient Contracts	1,016	-	-	-	73	21	694	229	-	-
Medicare	2,524,461	484,959	1,311,401	282,336	99,669	158,661	66,358	73,401	47,876	-
Managed MA	250,512	86,095	55,447	36,186	30,757	7,705	7,762	10,378	2,164	-
PPO - Preferred Provider	529,258	40,581	189,102	83,654	39,161	94,978	28,724	49,281	779	-
Self Pay	69,095	1,409	6,944	9,825	11,044	11,865	11,133	15,855	-	-
Workers Comp/No Fault	153,721	9,828	47,832	69,634	19,718	4,536	(10,037)	12,189	-	-
GRAND TOTAL	6,612,148	893,973	2,770,817	1,330,481	610,219	389,591	271,031	253,915	83,122	-

DVOG  
Exhibit VIII - Cambio Bad Debt Reserve  
Elkins Park

Financial Class	Total	IH & DNFB (Net)	Invision Accounts									
			0 - 30	31 - 60	61 - 90	91 - 120	121 - 180	181 - 270	271 - 365+			
Medicaid	84,363	10,432	21,770	15,399	11,867	7,172	10,775	5,875	1,275			
Blue Cross	856,610	216,640	331,133	122,995	57,713	38,398	50,243	31,111	8,579			
Commercial	526,660	77,613	114,896	91,131	86,184	41,477	66,425	39,676	7,079			
Direct Contracting	244,969	-	57,961	57,918	53,329	15,271	38,491	22,605	1,393			
Charity Care	-	-	-	-	-	-	-	-	-			
HMO	3,500,763	197,002	1,084,256	761,227	592,306	370,845	282,033	192,280	21,035			
Patient Contracts	594	-	-	-	-	22	502	70	-			
Medicare	626,907	107,143	224,522	106,964	58,181	39,610	48,113	33,389	8,985			
Managed MA	220,033	9,099	65,302	44,241	47,866	21,165	27,196	-	5,134			
PPO - Preferred Provider	1,216,147	102,117	527,671	208,729	132,147	95,705	65,982	77,874	5,821			
Self Pay	79,014	139	8,836	9,550	15,437	17,476	15,266	11,309	-			
Workers Comp/No Fault	302,732	51,947	80,816	45,017	41,000	27,165	35,666	16,913	4,179			
GRAND TOTAL	7,859,011	772,331	2,818,165	1,463,171	1,097,638	874,153	636,893	431,081	83,560			

Accounts Receivable Net of Reserve - PatCom  
30-Jun-96

Financial Class	Total	IH & DNFB (Net)	PATCOM Accounts									
			0 - 30	31 - 60	61 - 90	91 - 120	121 - 180	181 - 270	271 - 365+			
Medicaid	60,448	-	884	-	-	-	-	-	59,565			
Blue Cross	264,938	-	18,280	-	-	-	-	-	246,658			
Commercial	27,381	-	(87,137)	-	-	-	-	-	94,113			
Direct Contracting	480	-	-	-	-	-	-	-	460			
Charity Care	-	-	-	-	-	-	-	-	-			
HMO	464,174	-	17,810	-	-	-	-	-	120,897			
Patient Contracts	-	-	-	-	-	-	-	-	-			
Medicare	681,730	-	15,475	-	-	-	-	-	501,895			
Managed MA	313,731	-	8,062	-	-	-	-	-	426,318			
PPO - Preferred Provider	(710,053)	-	(234)	-	-	-	-	-	(340,276)			
Self Pay	801	-	801	-	-	-	-	-	-			
Workers Comp/No Fault	121,781	-	1,521	-	-	-	-	-	120,270			
GRAND TOTAL	1,225,382	-	(4,537)	-	-	-	-	-	1,229,920			

Accounts Receivable Net of Reserve - Total  
30-Jun-96

Financial Class	Total	IH & DNFB (Net)	Total Invision and PATCOM Accounts									
			0 - 30	31 - 60	61 - 90	91 - 120	121 - 180	181 - 270	271 - 365+			
Medicaid	710,684	64,399	229,414	178,106	57,653	47,230	51,419	16,162	64,512			
Blue Cross	1,526,018	316,012	508,344	178,330	116,371	58,578	57,220	35,256	258,908			
Commercial	930,444	81,318	216,571	236,584	120,634	59,203	67,118	40,340	105,289			
Direct Contracting	355,732	-	90,653	71,157	66,346	43,425	38,491	22,605	1,854			
Charity Care	-	-	-	-	-	-	-	-	-			
HMO	5,593,964	311,259	1,703,741	1,229,320	820,980	378,332	400,085	281,746	165,014			
Patient Contracts	1,610	-	-	-	73	43	1,195	298	-			
Medicare	3,833,098	592,102	1,531,398	399,300	157,650	194,271	114,471	106,790	958,555			
Managed MA	784,276	95,184	128,831	80,428	86,623	28,900	34,978	16,378	433,618			
PPO - Preferred Provider	1,032,352	142,988	716,539	292,383	171,306	190,681	94,706	127,156	(333,376)			
Self Pay	147,910	1,548	16,375	26,480	29,361	29,399	27,163	-	-			
Workers Comp/No Fault	578,244	61,775	130,170	114,871	60,727	31,721	29,630	29,102	124,450			
GRAND TOTAL	15,486,541	1,868,305	5,283,445	2,793,652	1,708,057	1,063,743	908,723	684,895	1,376,621			

DVOG  
Exhibit VIII - Cambio Bad Debt Reserve  
St. Christopher's

Financial Class	IH & DNFB (Net)	Invision and PATCOM Accounts										361+
		0 - 30	31 - 60	61 - 90	91 - 120	121 - 150	151 - 180	181 - 270	271 - 365			
Medicaid	1%	2%	2%	2%	2%	5%	5%	5%	50%	100%	100%	
Blue Cross	2%	2%	3%	3%	4%	5%	5%	5%	30%	100%	100%	
Commercial	1%	3%	4%	4%	5%	5%	5%	5%	30%	100%	100%	
Direct Contracting	2%	2%	2%	2%	2%	5%	5%	10%	100%	100%	100%	
Charity Care	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
HMO	1%	2%	2%	2%	5%	5%	10%	30%	100%	100%	100%	
Patient Contracts	50%	50%	60%	60%	75%	75%	75%	80%	100%	100%	100%	
Medicare	1%	1%	2%	2%	2%	2%	5%	10%	100%	100%	100%	
Managed MA	1%	2%	2%	2%	5%	5%	5%	50%	100%	100%	100%	
PPO - Preferred Provider	2%	2%	3%	3%	4%	5%	5%	30%	100%	100%	100%	
Self Pay	50%	50%	60%	60%	75%	75%	75%	80%	100%	100%	100%	
Workers Comp/No Fault	1%	5%	5%	5%	15%	15%	25%	100%	100%	100%	100%	

Financial Class	IH & DNFB (Net)	0 - 30	31 - 60	61 - 90	91 - 120	121 - 150	151 - 180	181 - 270	271 - 365	361+
Medicaid	1%	10%	20%	20%	30%	30%	50%	60%	100%	100%
Blue Cross	1%	4%	6%	6%	6%	6%	20%	40%	100%	100%
Commercial	1%	4%	6%	6%	6%	6%	20%	40%	100%	100%
Direct Contracting	2%	2%	2%	2%	2%	5%	5%	15%	100%	100%
Charity Care	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
HMO	2%	5%	5%	6%	6%	10%	10%	35%	100%	100%
Patient Contracts	50%	50%	60%	60%	75%	75%	75%	80%	100%	100%
Medicare	1%	1%	4%	4%	4%	5%	5%	25%	100%	100%
Managed MA	1%	10%	20%	20%	30%	30%	50%	50%	100%	100%
PPO - Preferred Provider	2%	5%	5%	6%	6%	10%	10%	30%	100%	100%
Self Pay	50%	50%	60%	60%	75%	75%	75%	80%	100%	100%
Workers Comp/No Fault	10%	10%	10%	15%	15%	25%	25%	100%	100%	100%

DVOG  
Exhibit VIII - Cambio Bad Debt Reserve  
St. Christopher's

Financial Class	IH & DNFB (Net)	Invision Accounts											385+
		0 - 30	31 - 60	61 - 90	91 - 120	121 - 150	151 - 180	181 - 210	211 - 240	241 - 270	271 - 300	301 - 330	
Total													
Medicaid	241,970	6,029	32,845	23,821	7,186	36,856	27,433	21,305	80,396	-	-	-	-
Blue Cross	52,397	5,046	14,421	12,170	7,921	2,517	2,832	1,188	6,203	-	-	-	-
Commercial	64,940	7,201	12,323	23,881	11,518	197	571	37	9,212	-	-	-	-
Direct Contracting	1,873	-	851	-	1,122	-	-	-	-	-	-	-	-
Charity Care	200	-	-	200	-	-	-	-	-	-	-	-	-
HMO	142,126	8,832	18,066	21,937	12,737	28,127	20,123	53,802	(19,779)	-	-	-	-
Patient Contracts	5,857	-	-	-	-	2,368	1,425	1,605	240	-	-	-	-
Medicare	419	23	33	118	-	15	158	-	72	-	-	-	-
Managed MA	359,120	10,029	35,533	20,324	16,931	33,922	44,952	14,869	173,563	-	-	-	-
PPO - Preferred Provider	108,352	7,807	4,784	10,358	6,063	13,519	14,948	7,126	41,596	-	-	-	-
Self Pay	1,354,457	38,100	149,821	172,714	90,486	426,850	159,251	179,732	137,484	-	-	-	-
Workers Comp/No Fault	500	-	500	-	-	-	-	-	-	-	-	-	-
GRAND TOTAL	2,329,812	83,326	296,997	294,523	153,974	544,370	271,783	279,841	434,987	-	-	-	-

Accounts Receivable Reserve - Cambio Methodology - Outpatient  
30-Jun-96

Financial Class	IH & DNFB (Net)	Invision Accounts											385+
		0 - 30	31 - 60	61 - 90	91 - 120	121 - 150	151 - 180	181 - 210	211 - 240	241 - 270	271 - 300	301 - 330	
Total													
Medicaid	78,828	-	14,120	12,377	6,889	3,599	11,245	8,716	22,058	-	-	-	24
Blue Cross	46,777	-	9,248	4,895	3,379	2,845	2,823	6,210	18,725	-	-	-	652
Commercial	56,333	-	7,253	9,088	5,141	4,679	2,046	8,900	18,921	-	-	-	305
Direct Contracting	-	-	-	-	-	-	-	-	-	-	-	-	-
Charity Care	-	-	-	-	-	-	-	-	-	-	-	-	-
HMO	257,774	-	38,423	32,506	25,947	15,858	18,895	21,771	104,334	-	-	-	40
Patient Contracts	3,521	-	-	512	-	521	585	1,400	523	-	-	-	-
Medicare	6,436	-	20	391	715	37	602	25	6,586	-	-	-	-
Managed MA	659,867	-	93,104	150,716	121,493	98,788	64,021	60,251	73,284	-	-	-	-
PPO - Preferred Provider	68,809	-	14,484	5,588	6,158	6,733	9,688	5,782	20,387	-	-	-	-
Self Pay	878,358	-	55,578	88,434	110,116	190,750	121,990	98,721	52,970	-	-	-	-
Workers Comp/No Fault	1,708	-	31	59	9	-	-	1,353	257	-	-	-	-
GRAND TOTAL	1,860,211	232,271	304,867	279,844	321,919	231,635	173,110	315,844	1,021	-	-	-	-



DVOG  
Exhibit VIII - Cambio Bad Debt Reserve  
St. Christopher's

Financial Class	PATCOM Accounts										
	Total	IH & DNFB (Net)		0 - 30	31 - 60	61 - 90	91 - 120	121 - 150	151 - 180	181 - 360	360+
Outside Lab	4,880	-	-	-	-	-	-	-	-	-	4,880 DC
Blue Cross	3,457,790	-	-	-	-	-	-	-	-	998,564	2,461,507 BC
Contract Payor	12,206	-	-	-	-	-	-	-	-	18	12,188 DC
DPA (OP)	12,105	-	-	-	-	-	-	-	-	-	12,104 PPO
Health Pass	84,231	-	-	1	-	-	-	-	-	63,335	20,896 PPO
NJ Medicaid	1,019,843	-	-	-	-	-	-	-	-	125,534	894,109 Calid
No Fault	41,107	-	-	-	-	-	-	-	-	11,860	29,247 WC/NF
MCP Care	341,336	-	-	-	-	-	-	-	-	(66)	381,404 Care
Medicare	59,064	-	-	-	-	-	-	-	-	12,836	46,725 Comm
Insurance	215,990	-	-	-	-	-	-	-	-	108,817	110,817 Comm
Self Pay	484,064	-	-	(4,544)	-	-	-	-	-	428,789	38,255 SP
Health Partner	140,859	-	-	19,020	-	-	-	-	-	188,768	(58,073) PPO
Police & Fire	24,920	-	-	8	-	-	-	-	-	-	24,912 PPO
OP State Prog	68,314	-	-	-	-	-	-	-	-	68,314	Calid
Medical Asst.	1,829,051	-	-	-	-	-	-	-	-	908,223	920,821 Mod MA
HMO	430,335	-	-	7	-	-	-	-	-	317,473	112,851 HMO
Del Val HMO	176,690	-	-	11	-	-	-	-	-	92,709	84,179 HMO
Delaware Medicaid	-	-	-	2	-	-	-	-	-	-	-
NJ Blue Cross OP	131,576	-	-	-	-	-	-	-	-	43,816	87,960 PPO
Title V	-	-	-	-	-	-	-	-	-	-	-
Chempus	193,135	-	-	-	-	-	-	-	-	189,119	24,016 PPO
Pending MA	173,004	-	-	18,177	-	-	-	-	-	155,427	SP
Keystone East	484,019	-	-	-	-	-	-	-	-	193,904	290,115 PPO
Charity Care	-	-	-	-	-	-	-	-	-	-	Charity
GRAND TOTAL	9,425,558	-	-	32,411	-	-	-	-	-	3,895,034	5,497,715

Accounts Receivable Reserve - Cambio Methodology - PatCom  
30-Jun-96

Financial Class	PATCOM Accounts										
	Total	IH & DNFB (Net)		0 - 30	31 - 60	61 - 90	91 - 120	121 - 150	151 - 180	181 - 360	360+
Outside Lab	378,115	-	-	-	-	-	-	-	-	3,108	373,007 DC
Blue Cross	737,423	-	-	-	-	-	-	-	-	361,191	376,089 BC
Contract Payor	4,128	-	-	143	-	-	-	-	-	411	3,717 DC
DPA (OP)	813,389	-	-	-	-	-	-	-	-	148,992	666,397 PPO
Health Pass	450,708	-	-	40	-	-	-	-	-	154,004	296,068 PPO
NJ Medicaid	136,848	-	-	18	-	-	-	-	-	40,441	96,416 Calid
No Fault	6,895	-	-	(12)	-	-	-	-	-	5,071	1,817 WC/NF
MCP Care	57,705	-	-	7	-	-	-	-	-	(181)	57,886 Care
Medicare	834,890	-	-	-	-	-	-	-	-	41,801	792,993 Comm
Insurance	208,747	-	-	(5)	-	-	-	-	-	117,285	92,558 Comm
Self Pay	(72,032)	-	-	100	-	-	-	-	-	184,348	(256,679) SP
Health Partner	1,005,210	-	-	109	-	-	-	-	-	273,370	731,731 PPO
Police & Fire	6,325	-	-	-	-	-	-	-	-	72	6,253 PPO
OP State Prog	28,525	-	-	0	-	-	-	-	-	778	25,748 Calid
Medical Asst.	881,236	-	-	(711)	-	-	-	-	-	484,508	187,441 Mod MA
HMO	898,791	-	-	(28)	-	-	-	-	-	254,240	445,579 HMO
Other HMO	107,205	-	-	11	-	-	-	-	-	49,980	57,213 HMO
Del Val HMO	96	-	-	-	-	-	-	-	-	-	96 HMO
Delaware Medicaid	20,084	-	-	-	-	-	-	-	-	10,234	9,850 PPO
NJ Blue Cross OP	28,845	-	-	-	-	-	-	-	-	7,921	22,024 BC
Title V	1,185	-	-	-	-	-	-	-	-	191	974 Calid
Chempus	40,733	-	-	8	-	-	-	-	-	18,738	21,987 PPO
Pending MA	5,862	-	-	-	-	-	-	-	-	1,253	4,609 SP
Keystone East	521,653	-	-	1	-	-	-	-	-	142,379	379,273 PPO
Charity Care	-	-	-	-	-	-	-	-	-	-	Charity
GRAND TOTAL	6,701,642	-	-	(417)	-	-	-	-	-	2,309,002	4,393,057

DVOG  
Exhibit VIII - Cambio Bad Debt Reserve  
St. Christopher's

Financial Class	Total	IH & DNFB (Net)	PATCOM Accounts									
			0 - 30	31 - 60	61 - 90	91 - 120	121 - 150	151 - 180	181 - 360	360+		
Outside Lab	380,895	-	-	-	-	-	-	-	-	-	3,108	377,887
Blue Cross	4,294,387	5,048	23,531	17,165	11,300	5,462	5,556	7,398	1,380,062	2,832,248	62,402	15,905
Contract Payor	193,468	7,947	20,129	15,848	13,341	20,233	24,836	12,888	146,062	878,491	217,839	318,984
DPA (OP)	825,484	-	41	-	-	-	-	-	105,975	898,525	17,168	31,064
Health Press	534,939	-	18	-	-	-	-	-	-	-	-	-
NJ Medicaid	1,156,489	-	(12)	59	-	-	-	-	-	-	-	-
No Fault	50,210	-	538	-	-	-	-	-	-	-	-	-
MCP Care	439,041	-	-	-	-	-	-	-	-	-	-	-
Medicare	903,399	-	-	-	-	-	-	-	-	-	-	-
Insurance	547,009	7,201	52	509	715	51	821	25	81,495	839,708	255,335	203,480
Self Pay	2,454,028	38,100	14,936	32,970	16,658	4,878	2,816	8,977	802,464	(218,424)	473,135	972,858
Health Partner	1,145,908	-	115	-	200,612	620,488	283,130	241,478	-	-	-	-
Police & Fire	31,245	-	8	-	-	-	-	-	-	-	-	-
OP State Prog	84,838	-	-	-	-	-	-	-	-	-	-	-
Medical Asst	3,849,572	18,057	174,898	216,239	152,289	171,174	147,850	105,139	1,798,029	1,108,286	558,470	558,470
HMO	1,530,028	8,932	54,481	54,443	38,884	43,885	38,018	75,734	656,268	141,392	-	-
Other HMO	284,095	-	14	-	-	-	-	-	142,889	-	-	-
Del Val HMO	96	-	-	-	-	-	-	-	-	-	-	-
Delaware Medicaid	151,870	-	-	-	-	-	-	-	53,850	97,820	-	-
NJ Blue Cross OP	28,945	-	-	-	-	-	-	-	7,921	22,024	-	-
Titus V	1,165	-	-	-	-	-	-	-	-	-	-	-
Champus	233,868	-	8	-	-	-	-	-	187,857	46,003	-	-
Pending MA	178,468	-	16,177	-	-	-	-	-	156,690	4,609	-	-
Keystone East	1,005,672	-	1	-	-	-	-	-	336,283	669,388	-	-
Charity Care	200	-	-	-	-	-	-	-	-	-	-	-
GRAND TOTAL	20,317,223	83,328	531,263	599,190	433,618	888,269	503,427	452,951	8,955,365	9,891,791	-	-

DVOG  
Exhibit VIII - Cambio Bad Debt Reserve  
St. Christopher's

Accounts Receivable Aging Net - Cambio Methodology - Inpatient  
30-Jun-96

Financial Class	Total	Invision Accounts									
		H & DNFB (Net)									
		0 - 30	31 - 60	61 - 90	91 - 120	121 - 150	151 - 180	181 - 210	211 - 240	241 - 270	271 - 300
Medicaid	5,428,483	2,013,344	883,177	434,972	754,789	458,726	370,335	(63,714)	-	-	-
Blue Cross	1,756,619	786,177	328,043	283,208	51,357	23,552	22,577	14,473	-	-	-
Commercial	1,998,716	453,738	627,553	106,738	4,721	25,814	577	6,846	-	-	-
Direct Contracting	90,881	41,897	56,106	(1,122)	-	-	-	-	-	-	-
Charity Care	-	-	-	-	-	-	-	-	-	-	-
HMO	4,727,790	1,018,163	971,119	680,600	453,804	648,161	27,893	42,901	-	-	-
Patient Contracts	1,886	-	-	1,700	(911)	2,431	(1,315)	(40)	-	-	-
Medicare	20,477	3,291	5,764	-	2,181	6,275	-	644	-	-	-
Managed MA	6,855,070	2,040,245	1,398,717	973,021	1,047,895	193,999	423,184	(37,806)	-	-	-
PPO - Preferred Provider	1,996,679	272,872	370,887	312,842	195,777	278,427	142,578	33,318	-	-	-
Self Pay	653,046	227,872	82,563	465,149	(248,868)	132,517	52,054	(95,370)	-	-	-
Workers Comp/No Fault	9,500	8,500	-	-	-	-	-	-	-	-	-
GRAND TOTAL	23,844,906	6,897,898	4,644,989	3,318,905	2,259,816	1,789,901	1,037,894	(118,008)	-	-	-

Accounts Receivable Aging Net - Cambio Methodology - Outpatient  
30-Jun-96

Financial Class	Total	H & DNFB (Net)									
		0 - 30	31 - 60	61 - 90	91 - 120	121 - 150	151 - 180	181 - 210	211 - 240	241 - 270	271 - 300
Medicaid	2,538,335	1,288,835	408,140	270,554	60,563	217,847	140,864	91,657	-	-	(24)
Blue Cross	490,310	233,128	73,077	49,872	58,071	48,712	18,787	9,760	-	-	(97)
Commercial	731,846	252,886	183,113	102,703	91,450	43,402	23,603	23,899	-	-	861
Direct Contracting	7,028	6,373	(25,943)	10,364	6,905	1,081	7,311	837	-	-	-
Charity Care	15,372	-	2,649	2,538	288	260	7,489	2,148	-	-	-
HMO	2,562,365	786,068	653,270	384,744	248,129	156,466	162,880	162,708	-	-	-
Patient Contracts	1,301	1,203	2,408	-	(326)	(595)	(1,400)	(19)	-	-	-
Medicare	235,228	71,700	108,378	(13,873)	1,153	58,519	1,722	7,828	-	-	-
Managed MA	2,435,553	837,418	627,143	495,890	237,438	149,504	38,250	50,286	-	-	(175)
PPO - Preferred Provider	770,108	281,330	115,273	99,763	107,905	83,241	49,386	33,211	-	-	-
Self Pay	324,849	65,943	61,537	85,765	65,442	38,447	10,407	(2,893)	-	-	-
Workers Comp/No Fault	6,671	434	682	(9)	272	-	5,224	68	-	-	-
GRAND TOTAL	10,119,096	3,805,410	2,278,726	1,488,111	675,890	784,714	495,622	378,200	-	-	595

DVOG  
Exhibit VIII - Cambio Bad Debt Reserve  
St. Christopher's

Financial Class	Total	PATCOM Accounts										360+
		HI & DWF	(Net)	0 - 30	31 - 60	61 - 90	91 - 120	121 - 150	151 - 180	181 - 360		
Outside Lab	-	-	-	-	-	-	-	-	-	-	-	-
Blue Cross	2,311,560	-	-	(13,755)	-	-	-	-	-	2,325,315	-	-
Contract Payor	158	-	-	-	-	-	-	-	-	158	-	-
DPA (OP)	64	-	-	64	-	-	-	-	-	-	-	-
Health Pass	147,783	-	-	-	-	-	-	-	-	147,783	-	-
NJ Medicaid	125,534	-	-	-	-	-	-	-	-	125,534	-	-
No Fault	-	-	-	-	-	-	-	-	-	-	-	-
MCP Care	(612)	-	-	-	-	-	-	-	-	-	-	-
Medicare	118,739	-	-	314	-	-	-	-	-	119,053	-	-
Insurance	109,550	-	-	(148,922)	-	-	-	-	-	259,472	-	-
Self Pay	125,717	-	-	19,020	-	-	-	-	-	106,697	-	-
Health Partner	486,422	-	-	303	-	-	-	-	-	486,120	-	-
Police & Fire	416	-	-	416	-	-	-	-	-	-	-	-
OP State Prog	68,314	-	-	-	-	-	-	-	-	68,314	-	-
Medical Asst	908,596	-	-	343	-	-	-	-	-	908,233	-	-
HMO	741,320	-	-	549	-	-	-	-	-	740,771	-	-
Other HMO	216,431	-	-	111	-	-	-	-	-	216,320	-	-
Del Val HMO	-	-	-	-	-	-	-	-	-	-	-	-
Delaware Medicaid	43,616	-	-	-	-	-	-	-	-	43,616	-	-
NJ Blue Cross OP	-	-	-	-	-	-	-	-	-	-	-	-
Title V	-	-	-	-	-	-	-	-	-	-	-	-
Champus	394,611	-	-	-	-	-	-	-	-	394,611	-	-
Pending MA	57,033	-	-	18,177	-	-	-	-	-	38,857	-	-
Keystone East	452,442	-	-	-	-	-	-	-	-	452,442	-	-
Charity Care	-	-	-	-	-	-	-	-	-	-	-	-
GRAND TOTAL	6,285,692	-	-	(121,382)	-	-	-	-	-	6,407,044	-	-

Accounts Receivable Aging - Cambio Methodology - Total  
30-Jun-98

Financial Class	Total	Total Invision and PATCOM Accounts										360+
		HI & DWF	(Net)	0 - 30	31 - 60	61 - 90	91 - 120	121 - 150	151 - 180	181 - 360		
Outside Lab	-	-	-	-	-	-	-	-	-	-	-	-
Blue Cross	4,558,489	247,234	-	1,005,549	401,120	333,078	108,428	70,263	42,384	2,349,549	-	(97)
Contract Payor	2,870,654	390,369	-	602,072	516,333	421,847	310,586	362,749	199,275	67,023	-	-
DPA (OP)	64	-	-	64	-	-	-	-	-	-	-	-
Health Pass	147,783	-	-	-	-	-	-	-	-	147,783	-	-
NJ Medicaid	125,534	-	-	-	-	-	-	-	-	125,534	-	-
No Fault	18,171	-	-	-	-	-	-	-	-	-	-	-
MCP Care	(612)	-	-	-	-	-	-	-	-	-	-	-
Medicare	372,444	2,312	-	75,305	114,143	(13,873)	3,345	64,784	1,722	124,696	-	-
Insurance	2,840,115	712,931	-	559,702	820,865	269,441	98,171	69,217	24,180	296,928	-	881
Self Pay	1,108,879	38,100	-	314,038	146,538	552,814	(185,262)	172,830	59,748	8,275	-	-
Health Partner	486,422	-	-	303	-	-	-	-	-	486,120	-	-
Police & Fire	416	-	-	416	-	-	-	-	-	-	-	-
OP State Prog	68,314	-	-	-	-	-	-	-	-	68,314	-	-
Medical Asst	18,265,896	1,589,657	-	6,180,285	3,269,176	2,178,237	2,100,685	1,019,877	972,644	928,625	-	(199)
HMO	8,031,474	884,290	-	1,785,780	1,874,389	1,065,344	699,793	804,827	220,872	948,390	-	-
Other HMO	216,431	-	-	111	-	-	-	-	-	216,320	-	-
Del Val HMO	-	-	-	-	-	-	-	-	-	-	-	-
Delaware Medicaid	43,616	-	-	-	-	-	-	-	-	43,616	-	-
NJ Blue Cross OP	-	-	-	-	-	-	-	-	-	-	-	-
Title V	-	-	-	-	-	-	-	-	-	-	-	-
Champus	394,611	-	-	-	-	-	-	-	-	394,611	-	-
Pending MA	57,033	-	-	18,177	-	-	-	-	-	38,857	-	-
Keystone East	452,442	-	-	-	-	-	-	-	-	452,442	-	-
Charity Care	-	-	-	-	-	-	-	-	-	-	-	-
GRAND TOTAL	40,034,264	3,864,893	-	10,551,733	6,922,046	4,804,479	3,135,018	2,564,956	1,526,027	8,665,728	-	585

DVOG  
Exhibit IX - Benchmark Methodology  
Bucks County

	Per Financial Statements	Per Restated Financial Statements	
Total Net Revenue Less Bad Debt FYE 1996	\$ 43,788,000	\$ 37,917,000	
Divided by 365 days	365	365	
Average Daily Rev FY 1996	\$ 119,912	\$ 103,882	
Benchmark Net Days of Revenue in AR	61.0	61.0	The median performance per The Center for Healthcare Industry Performance Studies for hospitals in the Northeast (CHIPS report)
90th Percentile Benchmark AR Valuation	82.3	82.3	The 90th percentile performance per the CHIPS report - To provide for consideration of departmental collection difficulties
Benchmark AR Valuation	9,888,785	8,549,504	
Percentage of Total Accounts Receivable	43%	37%	
Total Net Revenue Less Bad Debt FYE 1996	\$ 43,788,000	\$ 37,917,000	
Divided by 365 days	365	365	
Average Daily Rev FY 1996	\$ 119,912	\$ 103,882	
Benchmark Net Days of Revenue in AR	64.0	64.0	The median performance per The Center for Healthcare Industry Performance Studies for hospitals with medium managed care penetration (CHIPS report)
90th Percentile Benchmark AR Valuation	84.7	84.7	The 90th percentile performance per the CHIPS report - To provide for consideration of departmental collection difficulties
Benchmark AR Valuation	10,156,574	8,768,822	
Percentage of Total Accounts Receivable	44%	35%	
Total Net Revenue Less Bad Debt FYE 1996	\$ 43,788,000	\$ 37,917,000	
Divided by 365 days	365	365	
Average Daily Rev FY 1996	\$ 119,912	\$ 103,882	
Benchmark Net Days of Revenue in AR	58.5	58.5	The median performance per The Center for Healthcare Industry Performance Studies for urban hospitals with \$25-50 million in annual net revenue (CHIPS report)
90th Percentile Benchmark AR Valuation	84.5	84.5	The 90th percentile performance per the CHIPS report - To provide for consideration of departmental collection difficulties
Benchmark AR Valuation	10,132,592	8,778,045	
Percentage of Total Accounts Receivable	44%	35%	

Per Financial Statements obtained from 6\_30\_96 DVOG audit  
Per Restated Financial Statements obtained from Committee's Auditors restated financial statements

DVOG  
Exhibit IX - Benchmark Methodology  
Allegheny Center City

	Per Restated Financial Statements	Per Financial Statements	
Total Net Revenue Less Bad Debt FYE 1998	\$ 308,111,000	\$ 284,123,000	
Divided by 365 days	365	365	
Average Daily Rev FY 1998	\$ 844,140	\$ 778,419	
Benchmark Net Days of Revenue in AR	61.0	61.0	The median performance per The Center for Healthcare Industry Performance Studies for hospitals in the Northeast (CHIPS report)
90th Percentile Benchmark AR Valuation	62.3	62.3	The 90th percentile performance per the CHIPS report - To provide for consideration of departmental collection difficulties
Benchmark AR Valuation	69,472,899	64,063,898	
Percentage of Total Accounts Receivable	59%	55%	
Total Net Revenue Less Bad Debt FYE 1999	\$ 308,111,000	\$ 284,123,000	
Divided by 365 days	365	365	
Average Daily Rev FY 1999	\$ 844,140	\$ 778,419	
Benchmark Net Days of Revenue in AR	64.0	64.0	The median performance per The Center for Healthcare Industry Performance Studies for hospitals with medium managed care penetration (CHIPS report)
90th Percentile Benchmark AR Valuation	64.7	64.7	The 90th percentile performance per the CHIPS report - To provide for consideration of departmental collection difficulties
Benchmark AR Valuation	71,488,835	65,932,104	
Percentage of Total Accounts Receivable	61%	59%	
Total Net Revenue Less Bad Debt FYE 1999	\$ 308,111,000	\$ 284,123,000	
Divided by 365 days	365	365	
Average Daily Rev FY 1999	\$ 844,140	\$ 778,419	
Benchmark Net Days of Revenue in AR	62.4	62.4	The median performance per The Center for Healthcare Industry Performance Studies for urban hospitals with > 150 million in annual net revenue (CHIPS report)
90th Percentile Benchmark AR Valuation	63.8	63.8	The 90th percentile performance per the CHIPS report - To provide for consideration of departmental collection difficulties
Benchmark AR Valuation	70,570,081	65,075,843	
Percentage of Total Accounts Receivable	80%	59%	
Per Financial Statements obtained from 6, 30, 96 DVOG audit			
Per Restated Financial Statements obtained from Committee's Auditors restated financial statements			

DVOG  
Exhibit IX - Benchmark Methodology  
Allegheny East Falls

	Per Restated Financial Statements	Per Restated Financial Statements	Obtained from 8_30_98 DVOG Audit	
Total Net Revenue Less Bad Debt FYE 1998	\$ 173,893,000	\$ 182,787,000	365	
Divided by 365 days			445,992	
Average Daily Rev FY 1998	\$ 476,419	\$ 61.0	82.3	The median performance per The Center for Healthcare Industry Performance Studies for hospitals in the Northeast (CHIPS report)
Benchmark Net Days of Revenue in AR			38,705,124	The 80th percentile performance per the CHIPS report - To provide for consideration of departmental collection difficulties
90th Percentile Benchmark AR Valuation	82.3		46%	
Benchmark AR Valuation	38,209,298			
Percentage of Total AR	49%			
Total Net Revenue Less Bad Debt FYE 1998	\$ 173,893,000	\$ 182,787,000	365	
Divided by 365 days			445,992	
Average Daily Rev FY 1998	\$ 476,419	\$ 64.0	84.7	The median performance per The Center for Healthcare Industry Performance Studies for hospitals with medium managed care penetration (CHIPS report)
Benchmark Net Days of Revenue in AR			37,775,504	The 80th percentile performance per the CHIPS report - To provide for consideration of departmental collection difficulties
90th Percentile Benchmark AR Valuation	84.7		47%	
Benchmark AR Valuation	40,352,704			
Percentage of Total AR	51%			
Total Net Revenue Less Bad Debt FYE 1998	\$ 173,893,000	\$ 182,787,000	365	
Divided by 365 days			445,992	
Average Daily Rev FY 1998	\$ 476,419	\$ 62.4	83.6	The median performance per The Center for Healthcare Industry Performance Studies for urban hospitals with >\$100 million in annual net revenue (CHIPS report)
Benchmark Net Days of Revenue in AR			37,284,813	The 80th percentile performance per the CHIPS report - To provide for consideration of departmental collection difficulties
90th Percentile Benchmark AR Valuation	83.6		47%	
Benchmark AR Valuation	39,828,643			
Percentage of Total AR	50%			
Per Financial Statements obtained from 8_30_98 DVOG audit				
Per Restated Financial Statements obtained from Committee's Auditors restated financial statements				

**DVOG**  
**Exhibit IX - Benchmark Methodology**  
**Elkins Park**

	Per Financial Statements	Per Restated Financial Statements	
Total Net Revenue Less Bad Debt FYE 1996	\$ 54,965,000	\$ 48,073,000	
Divided by 365 days	365	365	
Average Daily Rev FY 1996	\$ 150,589	\$ 131,707	
Benchmark Net Days of Revenue in AR	61.0	61.0	The median performance per The Center for Healthcare Industry Performance Studies for hospitals in the Northeast (CHIPS report)
90th Percentile Benchmark AR Valuation	82.3	82.3	The 90th percentile performance per the CHIPS report - To provide for consideration of departmental collection difficulties
Benchmark AR Valuation	12,393,478	10,839,474	
Percentage of Total AR	49%	48%	
Total Net Revenue Less Bad Debt FYE 1996	\$ 54,965,000	\$ 48,073,000	
Divided by 365 days	365	365	
Average Daily Rev FY 1996	\$ 150,589	\$ 131,707	
Benchmark Net Days of Revenue in AR	64.0	64.0	The median performance per The Center for Healthcare Industry Performance Studies for hospitals with medium managed care penetration (CHIPS report)
90th Percentile Benchmark AR Valuation	84.7	84.7	The 90th percentile performance per the CHIPS report - To provide for consideration of departmental collection difficulties
Benchmark AR Valuation	12,754,882	11,155,570	
Percentage of Total AR	47%	41%	
Total Net Revenue Less Bad Debt FYE 1996	\$ 54,965,000	\$ 48,073,000	
Divided by 365 days	365	365	
Average Daily Rev FY 1996	\$ 150,589	\$ 131,707	
Benchmark Net Days of Revenue in AR	58.5	58.5	The median performance per The Center for Healthcare Industry Performance Studies for urban hospitals with \$25-60 million in annual net revenue (CHIPS report)
90th Percentile Benchmark AR Valuation	84.5	84.5	The 90th percentile performance per the CHIPS report - To provide for consideration of departmental collection difficulties
Benchmark AR Valuation	12,724,774	11,129,229	
Percentage of Total AR	47%	41%	
Per Financial Statements obtained from 6_30_96 DVOG audit			
Per Restated Financial Statements obtained from Committee's Auditors restated financial statements			



DVOG  
Exhibit IX - Benchmark Methodology  
St. Christopher's

	Per Financial Statements	Per Restated Financial Statements	
Total Net Revenue Less Bad Debt FYE 1996	\$ 127,903,000	\$ 117,215,000	
Divided by 365 days	365	365	
Average Daily Rev FY 1996	\$ 350,419	\$ 321,137	
Benchmark Net Days of Revenue in AR	61.0	61.0	The median performance per The Center for Healthcare Industry Performance Studies for hospitals in the Northeast (CHIPS report)
90th Percentile Benchmark AR Valuation	82.3	82.3	The 90th percentile performance per the CHIPS report - To provide for consideration of departmental collection difficulties
Benchmark AR Valuation	28,839,498	26,429,574	
Percentage of Total AR	51%	47%	
Total Net Revenue Less Bad Debt FYE 1996	\$ 127,903,000	\$ 117,215,000	
Divided by 365 days	365	365	
Average Daily Rev FY 1996	\$ 350,419	\$ 321,137	
Benchmark Net Days of Revenue in AR	64.0	64.0	The median performance per the Center for Healthcare Industry Performance Studies for hospitals with medium managed care penetration (CHIPS report)
90th Percentile Benchmark AR Valuation	84.7	84.7	The 90th percentile performance per the CHIPS report - To provide for consideration of departmental collection difficulties
Benchmark AR Valuation	29,680,504	27,200,303	
Percentage of Total AR	52%	48%	
Total Net Revenue Less Bad Debt FYE 1996	\$ 127,903,000	\$ 117,215,000	
Divided by 365 days	365	365	
Average Daily Rev FY 1996	\$ 350,419	\$ 321,137	
Benchmark Net Days of Revenue in AR	61.6	61.6	The median performance per the Center for Healthcare Industry Performance Studies for urban hospitals with net revenue of \$100 to \$150 million (CHIPS report)
90th Percentile Benchmark AR Valuation	84.2	84.2	The 90th percentile performance per the CHIPS report - To provide for consideration of departmental collection difficulties
Benchmark AR Valuation	29,505,295	27,039,734	
Percentage of Total AR	52%	48%	

Per Financial Statements obtained from 6\_30\_96 DVOG audit  
Per Restated Financial Statements obtained from Committee's Auditors restated financial statements

**EXHIBIT X - INFORMATION CONSIDERED BY THOMAS W. SINGLETON**

<b>DOCUMENT NUMBER</b>	<b>CONTENTS</b>
	General Acute Care Hospitals - Volume I - Financial Analysis 2002 An Annual Report of PA Hosp.
	AHERF Repository Indices Volume I-VII
	The 1997-98 Almanac of Hospital Financial & Operating Indicators published by The Center for Healthcare Industry Performance Studies
	The Comparative Performance of U.S. Hospitals - The Sourcebook 2003, published by Solucient
	HCA fiscal 1996 SEC Form-10K
	Tenet fiscal 1996 SEC Form-10K
	The Joint Commission Journal on Quality Improvement - "A Framework for the Continual Improvement of Health Care: Building and Applying Professional and Improvement Knowledge to Test Changes in Daily Work", Volume 19, Number 10 October 1993
	The American Journal of Medical Quality - "Insight Into Successful Change Management, Empirically Supported Techniques for Improving Medical Practice Patterns", Volume 18, Number 5, September/October 2003
	Physician's News Digest - "Penn Health System Charts Financial Future", December 2000
	Medicare's Table 5 - "DRG Service Intensity Weights" published as a final rule in the Federal Register for 1996
	Healthcare Purchasing News Article "St. Joseph Generates Bottom Line Savings Through Top-Line Efforts"
CD June 25, 2004 from Committees' Accounting Experts	Various Financial Statements and Correcting Entries
DBR-AA 13305 - 13314	AHERF Daily Cash Summary December, 1996
DBR-AA 13407 - 13415	AHERF Daily Cash Summary November, 1996
DBR-AA 13549 - 13557	AHERF Daily Cash Summary October, 1996
DBR-AA 13721 - 13729	AHERF Daily Cash Summary September, 1996
DBR-AA 13834 - 13842	AHERF Daily Cash Summary August, 1996
DBR-AA 18867 - 18868	AHERF Consol. Employee Benefits
DBR-AA 19376 - 19386	Hosp. New Rev and Cost per adj dis/pat day 7 mos. End 1/31/97
DBR-AA 22752 - 22791	AHERF Inflationary Indices for Jan. 1996-June 1997
DBR-AA 22894 - 22894	Cost per Adj. Disch. (CPAD) Bus. Unit Perf. Indicators FY '96
DBR-AA 25328 - 25332	Cost as A% of Revenue FY 97 Board of Trustees Annual Rept.